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the monthly magazine of north carolina's electric cooperatives

Volume 30, No.4, April 1998

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A consumer's *guide* to manufactured homes — *inside*

The finest jokes you ever heard. You call this funny? Pages 12-14

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Volume 30, No. 4, April 1998

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The Indian pow-wow season begins in April at Hollister in Halifax County (see page 46). This boy is enjoying the Waccamaw-Siouxian pow-wow in Columbus County. (Photo by Philip Morgan)

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carolina *country*

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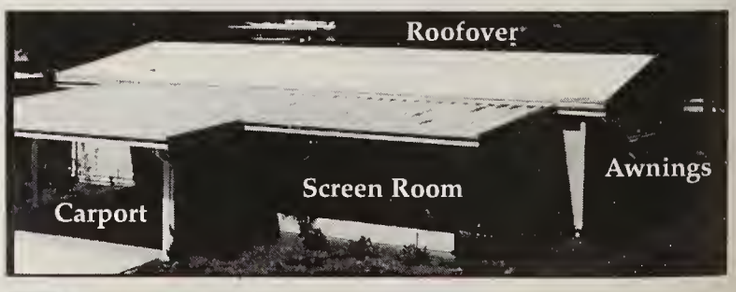

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It's time to set reasonable limitations on city limits

By Buddy G. Creed

Many electric cooperatives are experiencing an erosion of their service territories and the law permits it. It's time for North Carolina's legislators to sit up and take notice that this territorial depletion is the result of inequities in the current North Carolina statutes. Since the municipal agencies in North Carolina chose not to be involved in the territorial assignment process in 1965, the rules governing these electric entities are vague at best.

Many North Carolina electric cooperatives have lost revenue after a municipal electric supplier extended its facilities into the co-op's territory. You may ask, "How can this happen?" Well the answer is not really clear.

Electric systems have an "obligation to serve," and in order to comply we must survey our service areas and identify where the population is expected to grow. The company is then required to build facilities which will ensure reliable electric service to the area as it grows. This practice now presents a dilemma. These areas of rapid growth have become increasingly attractive service areas for other electric suppliers. Municipal power providers, through local government's powers of annexation, have encroached into other utilities' service areas and removed their ability to serve any new accounts in the annexed area. Thus the utility, and in our case the cooperative, is left with the expense of the facilities which were built to serve that area now served by a municipal utility.

Aside from annexation, municipals are allowed to expand their service lines and facilities outside municipal limits, "within reasonable limitations." This is a vague term. These limitations are not defined within the statute and, in some cases, have allowed municipals to use this provision to serve accounts in the territories of competing utilities. In some cases, municipals have built 18 miles outside of the city limits.

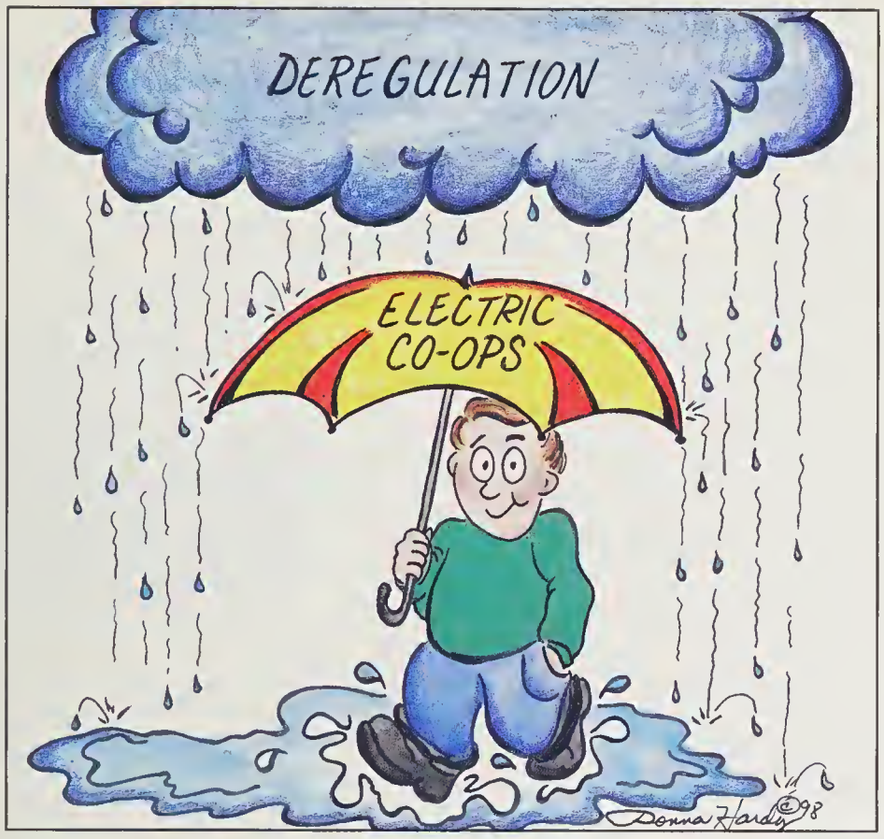
Although current legislation, which was established in 1965, does define service territories for cooperatives and investor-owned electric utilities, it is very restrictive for cooperatives. Cooperatives are prohibited from obtaining a franchise (exclusive service rights) from a municipality, even if the municipality wants to grant one. Up until the passing of NC Senate Bill 848 late last year, cooperatives usually lost all rights to serve new accounts after an area has been annexed. This has changed to where cooperatives can continue to serve in an annexed area if it is not served by a municipal power supplier and the cooperative is chosen by the city to serve the new accounts.

Another issue is the unfairness to the citizens of a municipal area and those living in the county who are forced to accept municipal services. Once the area is annexed the cooperative is forbidden to serve any new customers in the area, except within the narrow corridor of their existing line. Municipal power suppliers often skip annexation and just run their facilities outside municipal limits. Legal interpretation has been very liberal in defining the "reasonable limitations" within which the municipal can extend lines. These non-city customers most likely will pay higher electric rates that often subsidize city services they may never receive. These non-city residents don't even have government representation to support them on the city council. People living in the city are also at a disadvantage. The city taxes they pay help to finance the facilities which have been extended outside municipal lines. They are paying for the services the county is receiving but on which they are not paying taxes. If most citizens realized they are paying for this to occur, they would most likely be more vocal about their opposition of such actions.

As deregulation of our industry nears, the cities are becoming more aggressive. Municipal power providers have taken some industrial and commercial accounts which are located within cooperative service territory. When this action has been contested in a court of law the judges stood behind the "reasonable limitations" portion of the statute. This "cherry picking" of prime accounts costs cooperatives a lot of money as they are left to serve the more expensive rural residential accounts. Although the cooperatives were originally founded to serve the rural residential consumer, as a business we recognize the value of industrial users who consume large amounts of electricity. It is an issue of fairness.

If the cities continue on this path they will consume entire counties and leave cooperatives at a disadvantage. The cities already have an advantage because they have a higher number of customers per mile of line, so their costs associated with providing service are not as high. If "cherry picking" continues, the cooperatives will suffer further losses which could have devastating results. I am advocating a call to action. Contact your legislators and let them know what is happening and encourage their support of legislation designed to level the playing field of all electric power suppliers.

Buddy G. Creed is executive vice president and general manager of South River Electric Membership Corporation. Headquartered in Dunn, South River EMC serves more than 32,000 consumer-members in Harnett, Cumberland, Sampson, Bladen and Johnston counties.



Recognize this song?

I wonder if any readers can help me find a commercial song that aired on TV a couple years back. I am a bit of a history buff when it comes to North Carolina history.

The words go something like this:

Drops in the grass make rainbows on the ground.
Morning glories open up like trumpets on the vine.
Cicadas sing harmony to a song inside your mind.
To the sandy coast to old Roanoke
To the Appalachian Trail
To the Piedmont plains to Wilmington
Where mighty ships set sail
In the moonlight on the mountaintop
To the starlight on the sea

Beth Hollar
45-85 Kings Creek Rd.
Lenoir, NC 28645

How about these songs?

If anyone has any of these songs, please send them to me. Thank you.

1. "I know my Lord will lead me out of this pilgrim land."
2. "Great Reaping Day."
3. "Jesus is the Lord of the way I feel."
4. "I counted on Jesus, I counted on you."

Lucy Epley
2295 Old Shelby Rd.
Hickory, NC 28602

Transportation wanted

I was reading your story in the February issue, "Beyond Roads: Paving the Way to Mobility," and wonder how we in the Asheboro area could get transportation for people here. It would be so helpful for everyone. We have people that are able to work, but they have no way to get to work. We also have older people who need to go to the store and the doctor's office. We need help!

Diane Mitchell
5674 Farmstead Rd.
Seagrove, NC 27341

"Stick with the tried and true"

I would like to address this matter of electric service being deregulated and thrown out on the open market. I think this is a very bad mistake, and I will tell you why.

When I was living in New Orleans, I ran the contract office supply division of the largest company in the state. Our offices were in Metairie, and the computer and main offices were in downtown New Orleans. We constantly had trouble with the computers between the downtown office and Metairie. When we would call Bell, they would tell us that the fault was in the line, and that we should call AT&T. Then the process would reverse itself when we called AT&T. We were driven crazy arguing back and forth with these companies as to who was responsible for the problem we had in Metairie. Neither party was going to take responsibility. This is a good example of what deregulation does. The loser was the individual customer.

You know as well as I do that when it happens here with electricity it will be the same. Companies will come along and offer very attractive rates and promise a lot of pie in the sky. After having served so many years in purchasing, I know how this works. I used to have companies come in and offer me the world, and I would sit and ask them how they could afford such discounts on the long-term. The assurances flowed freely that I would not have to worry, because due to automation and increased productivity they could easily beat my present source of supply.

Guess what! I could almost time it to the day they promised me the world. It would be fine for about six months, then because of the large volume of business we did, I would receive a call from the rep telling me that they just could not afford to hold these prices for me any longer. They simply were working on too close a margin.

This is the same thing I see happening in the electrical industry. You can't give something away and stay in business. Stick with the tried and true.

Since I have relocated here in Sparta, Blue Ridge Electric has given excellent service at what I deem to be a fair price. I have had one small outage during this last snowstorm, and it was quickly fixed. Courtesy has always been given to me when I call the office.

I hate to think of all that ending for a few shekels of silver. The problem is that people see immediate savings and don t have the experience to know what is coming down the road at them.

Dick Moore
Sparta

Truck rams substation: Take 1

Morris McClelion, director of Energy Services and Corporate Communications at Four County EMC, was driving up Hwy. 421 through the electric co-op's service area in Pender County one day last February when he passed by a substation. A little farther up the road he began thinking to himself, "I don't remember that substation being there before. When did we put that one in?"

So he turned back to have a closer look. He pulled up to the substation and noticed a sign for "Virginia Power & Light," some power company he'd never heard of.

Then he started thinking, "I wonder if I've been asleep for a long time like Rip Van Winkle and woke up recently, and now they've already restructured the utility business, and who am I working for anyway?"

Before long, however, he learned that film producers in nearby Wilmington, had built a fake substation for the movie "Black Dog." The movie set substation looked very like a real one, but the poles were lightweight balsawood, the wires were nylon water-skiing line, the chainlink fence poles were wooden dowel rods and the transformers were the light metal jackets of water heaters.

"They really knew how to build this thing so it would fall just right and wouldn't hurt anyone," Morris says.

A few days later, he had permission to attend the shooting of the substation scene where an airborne truck hits the substation, sparks fly, and who knows what happens next. (That's Hollywood for sure.) Morris shot these photos. He says the stuntdriver performed it all in one action take. Good thing, too.

"Black Dog," starring Patrick Swayze and Randy Travis, is not yet rated and contains other scenes from southeastern North Carolina. It is scheduled to be released this fall.

Study commission seeks your opinions

The Study Commission on the Future of Electric Service in North Carolina in April continues its series of public hearings. The panel accepted written comments through March 31.

The commission may issue an interim report later this year before submitting its final report to the General Assembly in 1999.

Following is the schedule of remaining hearings. All hearings begin at 7 p.m. (Raleigh schedule is tentative.) For more information, contact your electric cooperative or Study Commission, Box 24 Legislative Office Building, 300 N. Salisbury St., Raleigh, NC 27603-5925. Phone: (919) 733-5621.

March 4: K.E. *White Graduate Center, Elizabeth City State University, Elizabeth City.*
March 12: *Cameron Hall Auditorium,* UNC-*Wilmington, Wilmington.*
April 2: *Garrison Auditorium, Gaston College, Gastonia.*
April 8: *Iredell County Agricultural Extension Center, Statesville.*
April 9: *Whitener Hall, Criminal Justice Building, Appalachian State University, Boone.*
April 16: *Simpson Administration Building, Lecture Hall, Asheville-Buncombe Tech, Asheville.*
April 23: *Legislative Auditorium (tentative), Raleigh.*

What do members perceive about their co-op?

On behalf of electric co-ops nationwide, the National Rural Electric Cooperative Association recently conducted consumer research to find out how members perceive co-ops.

Some of the findings are:

- Co-ops get top marks for being efficient and providing high-quality, high-tech service.
- Customers like the fact that electric co-ops are locally based and controlled, which gives them a voice in how services are provided.
- Co-ops got high marks for responding quickly to customer concerns.
- Electric co-ops are viewed as being important, integral parts of their local communities.
- 81 percent of respondents have a "favorable opinion" of their co-op; only 6 percent have an unfavorable opinion.
- 85 percent of all respondents said that their co-op provides quality service, and 80 percent said it was responsive to customers.

Consumers speak out on issues affecting electric service in North Carolina

If its first public hearing was an indication of what will come this year, the Study Commission on the Future of Electric Service in North Carolina will find the state's citizens and businesses very interested, aware and vocal about restructuring the electric utility industry. In fact, there is every sign that this will remain among the top political and consumer issues of the year.

Citizens who spoke at the first hearing in Asheboro generally were wary that an openly competitive electric service industry would mean better service and rates for residential consumers, particularly rural ones.

> "Don't let North Carolina bow to pressure from big lobbyists."
>
> *Cliff Allen*
> *Randolph EMC*

Co-chaired by Rep. Danny McComas (R-New Hanover) and Sen. David Hoyle (D-Gaston), the 23-member Study Commission is in the midst of conducting seven hearings across the state (see schedule on page 8). Comprising representatives of government and business, as well as consumer and environmental interests, the commission has been commended for its effort to hear public opinion on this issue. And they heard plenty of it at their first hearing held Feb. 19 in Asheboro.

More than 200 people packed the Randolph Community College auditorium that evening as Rep. McComas convened the hearing. At the conclusion, McComas praised those who spoke for their understanding of the issues and their abilities to articulate their points of view. By far, the predominant opinions were to allow the successful aspects of the electric service business to remain functioning and to maintain a fundamental principle for reliable and affordable service to all consumers.

Here is a sampling of some of the comments.

Adam Beck, a Carolina Power & Light customer in Asheboro, said, "If I thought there would be competition for residential customers, I'd be all for it. But deregulation will only help a small segment. You're not going to find power companies going out to get customers in the residential areas."

Britt Phillips, a CP&L customer in Raleigh, said he believes that in a more competitive environment utilities may cut back on expenses and jeopardize safety.

Jack Pugh of Asheboro, a former state legislator, expressed anxiety over what an openly competitive retail market would do to senior citizens.

Steve Leary, economic development director for Anson County, advised the commission not to "bow to pressure coming from the south or north of us," referring to deregulation plans under consideration in South Carolina and Virginia. "I don't know any company worth its salt that will locate somewhere based on one year of electric rates."

Allen Holt, executive vice president of Randolph EMC, said rural residents have been the last to see any benefits from deregulation of other service industries. "It is not fair for us in the rural residential sector to subsidize the large industrial and commercial loads."

Randy Hemann of Downtown Salisbury, Inc. said he worries about the complexity of dealing with four or more electric utilities at the same time, and that competition among them could result in sacrificing reliability, accountability and attentive customer service. He also envisioned an aesthetic blight caused by multiple power companies erecting duplicate systems of poles and lines.

Doug McKay of Orange County said "We deserve the freedom to choose our energy supplier," and combining services can benefit consumers. "I don't think we should leave these savings on the table any longer than necessary."

John Miles of Randolph County urged consideration of incentives for energy-efficiency and use of renewable energy sources. Renewables are "the desired energy of most people," he said. A Carrboro architect and others reinforced his comments.

Lexington mayor Richard Thomas noted that his city has been serving its citizens with electric power since 1904 and that municipal utilities that have invested in generation facilities assuming future growth should not be left stranded with those investments.

Randolph EMC member Robert Benner reminded the commission that "the (electric co-op) people dug the holes, set the poles, lined the poles and strung the wires, and now some CEO can come in and make a million by slamming us."

Cliff Allen, a Randolph EMC member for 47 years, said "I don't think I've been without power for more than half a day in all that time." If a large corporation takes over electric service, he said, "who are we going to call when the power goes off?" And he concluded, "Don't let North Carolina bow to pressure from big lobbyists."

Tommy Hamilton, who helps the North Carolina Community Action Association, suggested safeguards be instituted to protect the poor, elderly and poorly educated people.

David Willet of High Point said deregulation in other industries has resulted in fewer competitors and higher prices. He also asked if the "consultants" who project 30 percent reduction in power bills (in literature handed out that night by the business group NC4E) "can be held accountable if these projections are shown to be incorrect."

Eugene Hicks of Randolph County pointed out that in 40 years his electric rate has risen to 8 cents from 2.4 cents. "What else can you say has kept rates that low?"

Johnny Walker, a local farmer, suggested the state proceed slowly and learn by mistakes other states may make. He also asked, "If we don't know who it is we're buying power from. how will it affect our service?"

Barry Hales, who works in information technology, supported a choice in power suppliers and noted that the electric utility industry already has ventured into services that compete with local businesses.

Lou Zeller, of the Blue Ridge Environmental Defense League, warned against compromises to the environment and an obscuring of public information in a highly competitive business.

Bob Kennel of Lousville Gas & Electric said competition is already under way among utilities and that it can improve services and rates in the long run.

David Meredith, representing the state Grange urged that "the poorest customer in the state should get the same rate as a Weyerhaeuser."

— MG

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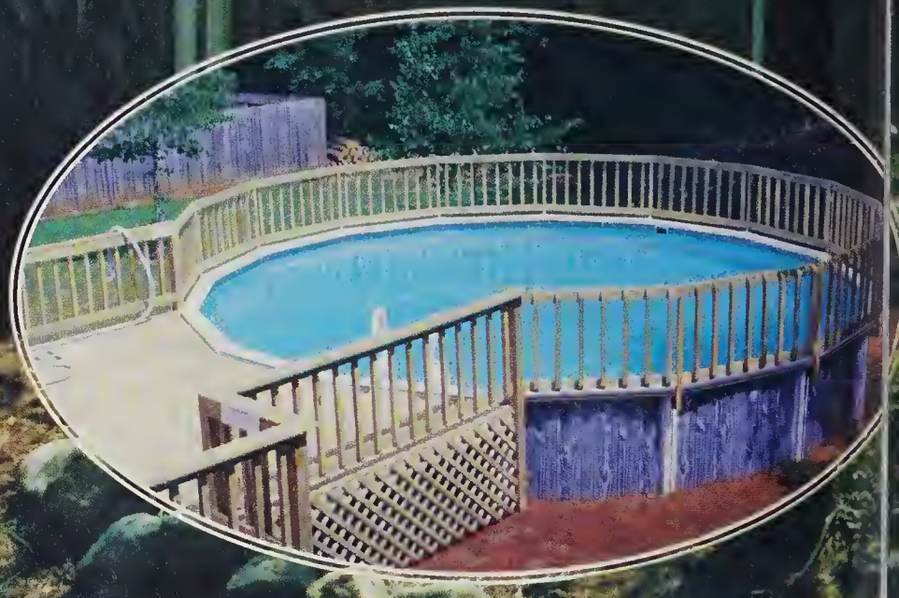

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The Finest Jokes You Ever Heard

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Our judges say they had a real good time reading through all the jokes that you sent in for this month's theme of "The Finest Joke I Ever Heard." They also say they had a hard time picking the best, because so many made them laugh.

Keep sending them, if you want to. We always can use a good laugh around here. We'll publish some of them on our Commentary pages.

Next month we'll run a selection from those we receive related to the May theme of "The Finest North Carolina Vacation I Ever Had." (The deadline was March 15.) There's still time to submit something for the June group, "The Finest Job I Ever Had." We pay $50 for each of those we publish.

You don't have to be a superior writer. Just tell us a good story with a lot of soul. The box on page 14 explains the procedure.

—MG

Poor Prognosis

A woman took her husband to the doctor. After the examination, the doctor went out to talk to the wife.

"How is he?" she asked.

The doctor said, "You're going to have to fix his meals three times a day, every day. You must keep his clothes in order, bathe him, put his pajamas on and make love to him every night, or he will die."

So the wife went inside to see her husband. "What did the doctor say?" he wondered.

The wife looked at him and said, "You're going to die."

Mildred Lawing
Nebo
Rutherford EMC

Sweet Talk

A little boy really liked a certain chocolate candy. One day he went to the store and bought a dollar's worth of it. An hour later, after eating all the candy, he went back to the store and bought another dollar's worth. He ate that and went back to the store again and told the storekeeper he wanted another dollar's worth of that chocolate candy.

The storekeeper said, "You've been eating too much of that candy, and eating it too fast. You could get sick and die doing that!"

The little boy said right back, "Hey. My grandfather lived to be 92 years old."

"Did he eat a lot of chocolate like you do?" the storekeeper asked.

"No," the little boy replied. "But he tended to his own business."

O.G. Maney
West Jefferson,
Blue Ridge EMC

Nailed Again

Uncle Eli and Joe Buck were nailing tarpaper to Uncle Eli's barn. Once in a while Uncle Eli would watch Joe Buck stare at a nail and toss it to the ground. They were perfectly good nails he tossed down there.

"Hey, Joe Buck," Uncle Eli said. "Why are you throwin' those nails away?"

"Well their head's on the wrong end," Joe Buck said.

"Come on, Joe Buck," Uncle Eli said. "Them nails is for the other side of this barn."

Tommy C. Greer
Raleigh
NCAEC

Blessed Birds

A minister had two male parrots. These parrots quoted scripture and prayed all the time, day in and day out.

One day, a lady from the church came by to visit the minister, and she noticed how his parrots prayed and prayed.

"You know," she told the minister, "I have a parrot at home, and she has a right salty tongue and she cusses a blue streak. How did you get those parrots to pray like that?"

The minister said, "I just spent time with those boys praying and meditating, and now they just do it all the time."

The woman asked her minister if she could leave her parrot with his two fellas for awhile, and maybe she'd pick up some good habits. The minister agreed.

Next day, the lady brought over the bird, and the minister put her in the cage. No sooner had they left the room when one of the minister's birds said to the other, "You can knock it off now, our prayers are answered."

Larry Whorton
Arapahoe
Tideland EMC

Short Supply

A young couple was called to heaven before they could be married. The disappointed groom took St. Peter aside and asked him if it was still possible for them to be married.

"I'm afraid you'll have to wait," St. Peter replied. "Check back after five years, and if you still want to be married we will talk about it."

Five years passed, and the couple returned and repeated their request.

"Sorry, you'll have to wait another five years," St. Peter told them.

Five years later they went back again, and St. Peter said they could be married. The wedding was beautiful, and at first the couple was happy.

Before long, however, they realized they had made a mistake. They went to see St. Peter, this time to ask for a divorce.

"What!" St. Peter said. "It took us ten years to find a minister up here and now you want a lawyer?"

Grace Deaver
Seven Springs
Union EMC

Holy Dogs

A boy was selling puppies in front of the general store. A preacher walked by and asked what kind they were.

"They're Methodist," said the boy. The preacher just laughed and walked on.

A week later, the same boy was trying to sell the same puppies in front of the store.

"Well, what kind of puppies are you selling now," the preacher asked.

"They're Baptist," the boy said proudly.

"Wait a minute," the preacher said. "Last week you said they were Methodist."

"They were then," said the boy. "Now they've opened their eyes!"

Ronald Abee
Morganton
Rutherford EMC

Clean Up Time

One day a little boy begged to play outside. His mother told him he must clean his room before he could do anything else. "Clean up everything," she told him. "And make sure you clean under your bed."

The boy reluctantly returned to his room and started his cleaning. Eventually he got to cleaning under his bed. He looked under there, and his eyes grew wide with amazement. He fled outside and down the street before his mother could stop him. He ran all the way to the church where he found his minister.

"Preacher, Preacher!" the boy called out.

"What is it, my son?" asked the minister.

The little boy looked up at the minister and asked, "Is it true that we were made of dust?"

"Why yes, son, that's what the Bible tells us," answered the minister, a bit baffled.

"And is it true," the boy hurried on, "that when we die we return to dust?"

"Yes, Yes!" replied the minister, pleased that the boy was learning the Bible.

"Well then," cried the boy, "you better hurry to my house because there's someone a comin' or a goin' under my bed!"

Sherri Trueblood
Hertford
Albemarle EMC

Delivery

Our children and grandchildren were over for Sunday dinner one day when the doorbell rang. One of our granddaughters, Morgan, who was 4, went to the door to see who it was.

"Is it the paper boy?" her mother asked.

Morgan, with all her wisdom, replied, "No, Mommy, it's a real boy!"

Rick and Linda Harry
Ramseur
Randolph EMC

Whole Hog

Two Davidson EMC linemen were out on a service call when they passed by a farm. They looked over and saw a pig leaning against the side of the barn and smoking a cigarette, so they stopped to investigate. As they got closer they saw the pig had a wooden leg.

They looked around for the farmer and found him near the barn. They asked how the pig got that wooden leg.

The farmer said, "Well, let me tell you. This is a smart pig. He graduated from Duke with a Ph.D. and was the smartest in his class."

"But that doesn't explain the wooden leg," said one of the EMC men.

"Well, I'm getting to that," the farmer said. "You see, about a year ago, our house caught fire, and this pig came in, woke us up and pulled us out to safety."

"That's very interesting," said the EMC man, "but that still doesn't explain his wooden leg."

"Well now," the farmer continued. "With a pig as smart and great as this one, you don't expect us to eat him all at one time, do you?"

Joanie Markhoul
Lexington
Davidson EMC

Judgement Day

This miser of an old man died and walked up to the gates of heaven. St. Peter and St. Paul stopped him and questioned him about his right to be let in.

"Tell us," said St. Peter, "about all the good deeds you did when you were on earth."

He said that one Christmas he gave a very poor little girl two dollars for a toy.

"What other charitable deeds did you do in your lifetime?" asked St. Peter.

"I once gave a poor old lady a dollar for coffee and a donut," replied the miser.

St. Peter turned to St. Paul and said "Give him his three bucks back and tell him to go to Hell."

William A. Bloeser
Washington,
Tideland EMC

Do You Solemnly Swear to Tell?

One day a State Highway Patrolman stopped a car on Highway 70. He went up to the driver and said, "Mister, did you know that you were speeding?"

"No, sir, I wasn't speeding, "said the driver. "I set my cruise control on 55 before I left home."

The man's wife leaned over and said to the patrolman, "He's lying. He hasn't been going under 65 since we left home."

"Hush woman!" the driver said.

"I see you don't have your seat belt on, either," the patrolman said to the driver.

"Oh, well," he replied. "I did have it on until you pulled me over. I took it off to get my driver's license out in case you wanted to see it."

The wife leaned over again and said to the officer, "He's lying again. He didn't fasten his seat belt at all."

"Woman, if you don't shut your mouth I'm gonna put your lights out!" her husband said.

The officer then asked, "Lady, does he talk to you that way all the time?"

"Oh, no sir," she said. "Just when he's been drinking."

Virginia Linley
Woodleaf
Crescent EMC

Taking It With You

A very wealthy man died and went to heaven. Though happy to have reached the "Pearly Gates," he complained to St. Peter about all the wonderful things he'd left behind on earth. After much coercion, St. Peter granted him permission to return to earth for one week and bring back one item to take with him into heaven.

After wrestling with the hard decision of what one thing to take back, the man decided to sell everything he could, buy gold, and melt it into one huge bar. Then he proudly appeared before St. Peter with a chest that carried the gold bar.

"Do you mind if I see what you brought?" asked St. Peter.

St. Peter looked in. His mouth dropped in amazement, and he said "Pavement?"

Katherine Bondurant
Conover
Crescent EMC

Send us your stories and photos. Earn $50.

Here are the themes and deadlines for the coming months of "Nothing Could Be Finer." You don't have to be a superior writer to send us a letter. Put your heart into it, as the writers this month did.

The Rules

1. Approximately 200 words or less.
2. Only one entry per household per month.
3. Typed or e-mail, if possible. Otherwise, make it legible.
4. Include your name, electric co-op, mailing address and phone number.
5. If you want your entry returned, please include a self-addressed, stamped envelope. (We will not return others.)
6. We pay $50 for each submission published.
7. Send to Nothing Finer, Carolina Country, 3400 Sumner Blvd., Raleigh, NC 27616. Or by e-mail: carolina.country@ncemcs.com

June

The Finest Job I Ever Had
Where was it, why was it so good?
Deadline: April 15

July

The Finest Meal I Ever Had
We're talking North Carolina food here.
Deadline: May 15

August

The Finest Lesson I Ever Learned at School
Any grade, any school.
Deadline: June 15

September

The Finest Pictures of North Carolina, a photo contest.
North Carolina people and places.
Color or B&W.
Deadline: July 15

October

You're So Fine: Why I Like My Electric Cooperative
What does your electric cooperative mean to you?
Deadline: August 15

November

The Finest North Carolina Gift You Can Give
(*Made in North Carolina.*)
Deadline: Sept. 15

December

The Finest Story in North Carolina History
Historical truths, humorous or otherwise.
Deadline: Oct. 15

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NON-SMOKER RATES

MONTHLY RATES

Issue Age	$50,000		$100,000		$250,000		$500,000	
	Male	Female	Male	Female	Male	Female	Male	Female
20	8.91	8.24	12.42	11.07	22.95	19.58	40.50	33.75
21	8.91	8.24	12.42	11.07	22.95	19.58	40.50	33.75
22	8.91	8.24	12.42	11.07	22.95	19.58	40.50	33.75
23	8.91	8.24	12.42	11.07	22.95	19.58	40.50	33.75
24	8.91	8.24	12.42	11.07	22.95	19.58	40.50	33.75
25	8.91	8.24	12.42	11.07	22.95	19.58	40.50	33.75
26	9.00	8.24	12.60	11.07	23.40	19.58	41.40	33.75
27	9.14	8.28	12.87	11.16	24.08	19.80	42.75	34.20
28	9.18	8.28	12.96	11.16	24.30	19.80	43.20	34.20
29	9.23	8.37	13.05	11.34	24.53	20.25	43.65	35.10
30	9.36	8.42	13.32	11.43	25.20	20.48	45.00	35.55
31	9.45	8.42	13.50	11.43	25.65	20.48	45.90	35.55
32	9.54	8.51	13.68	11.61	26.10	20.93	46.80	36.45
33	9.63	8.55	13.86	11.70	26.55	21.15	47.70	36.90
34	9.68	8.69	13.95	11.97	26.78	21.83	48.15	38.25
35	9.81	8.73	14.22	12.06	27.45	22.05	49.50	38.70
36	9.95	8.87	14.49	12.33	28.13	22.73	50.85	40.05
37	9.99	8.91	14.58	12.42	28.35	22.95	51.30	40.50
38	10.13	9.05	14.85	12.69	29.03	23.63	52.65	41.85
39	10.17	9.18	14.94	12.96	29.25	24.30	53.10	43.20
40	10.31	9.32	15.21	13.23	29.93	24.98	54.45	44.55
41	10.40	9.50	15.39	13.59	30.38	25.88	55.35	46.35
42	10.49	9.63	15.57	13.86	30.83	26.55	56.25	47.70
43	10.58	9.77	15.75	14.13	31.28	27.23	57.15	49.05
44	10.71	9.86	16.02	14.31	31.95	27.68	58.50	49.95
45	10.76	9.99	16.11	14.58	32.18	28.35	58.95	51.30

MONTHLY RATES

Issue Age	$50,000		$100,000		$250,000		$500,000	
	Male	Female	Male	Female	Male	Female	Male	Female
46	10.80	10.13	16.20	14.85	32.40	29.03	59.40	52.65
47	10.94	10.26	16.47	15.12	33.08	29.70	60.75	54.00
48	11.12	10.40	16.83	15.39	33.98	30.38	62.55	55.35
49	11.39	10.62	17.37	15.84	35.33	31.50	65.25	57.60
50	11.84	10.80	18.27	16.20	37.58	32.40	69.75	59.40
51	12.38	11.21	19.35	17.01	40.28	34.43	75.15	63.45
52	13.23	11.57	21.06	17.73	44.55	36.23	83.70	67.05
53	14.27	12.06	23.13	18.72	49.73	38.70	94.05	72.00
54	15.66	12.69	25.92	19.98	56.70	41.85	108.00	78.30
55	17.37	13.46	29.34	21.51	65.25	45.68	125.10	85.95
56	19.44	14.36	33.48	23.31	75.60	50.18	145.80	94.95
57	21.83	15.44	38.25	25.47	87.53	55.58	169.65	105.75
58	24.57	16.56	43.74	27.72	101.25	61.20	197.10	117.00
59	27.45	17.82	49.50	30.24	115.65	67.50	225.90	129.60
60	30.65	19.22	55.89	33.03	131.63	74.48	257.85	143.55

Other ages and other amounts with guaranteed rates available upon request.

Other amounts available upon request. Premiums are standard rates based on applicant's age at issuance of policy. Premiums may be paid annually or by monthly bank draft only. Policies are non-cancellable as long as premiums are paid. (A no-cost medical exam may be required depending on age, health or amount of coverage desired). Policies above are ELITE ONE, Yearly Renewable Term Policy. Policy Form No. 395. Level Death Benefit to age 100. Premiums increase annually. Re-entry is available (with evidence of insurability) in years six and eleven, however, re-entry is not available on rated policies or after attained age 70. Issued by Interstate Assurance Company, Des Moines, IA 50309. NOT AVAILABLE IN ALL STATES.

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NAME _____

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CITY _____ STATE _____ ZIP _____

DATE OF BIRTH _____ ❑ MALE ❑ FEMALE

AMT. OF INS. DESIRED _____ ❑ SMOKER ❑ NON-SMOKER

HOME PHONE ( ) _____ WORK PHONE ( ) _____

BENEFICIARY _____ AGE _____

The best time to call me is:

❑ Morning ❑ Afternoon ❑ Evening (❑ Home ❑ Work)

I wish to pay my premiums: ❑ Annually ❑ Semi-Annually ❑ Monthly Bank Draft

ADDITIONAL APPLICATION REQUESTED FOR:

NAME _____

DATE OF BIRTH _____ ❑ MALE ❑ FEMALE

AMT. OF INS. DESIRED _____ ❑ SMOKER ❑ NON-SMOKER

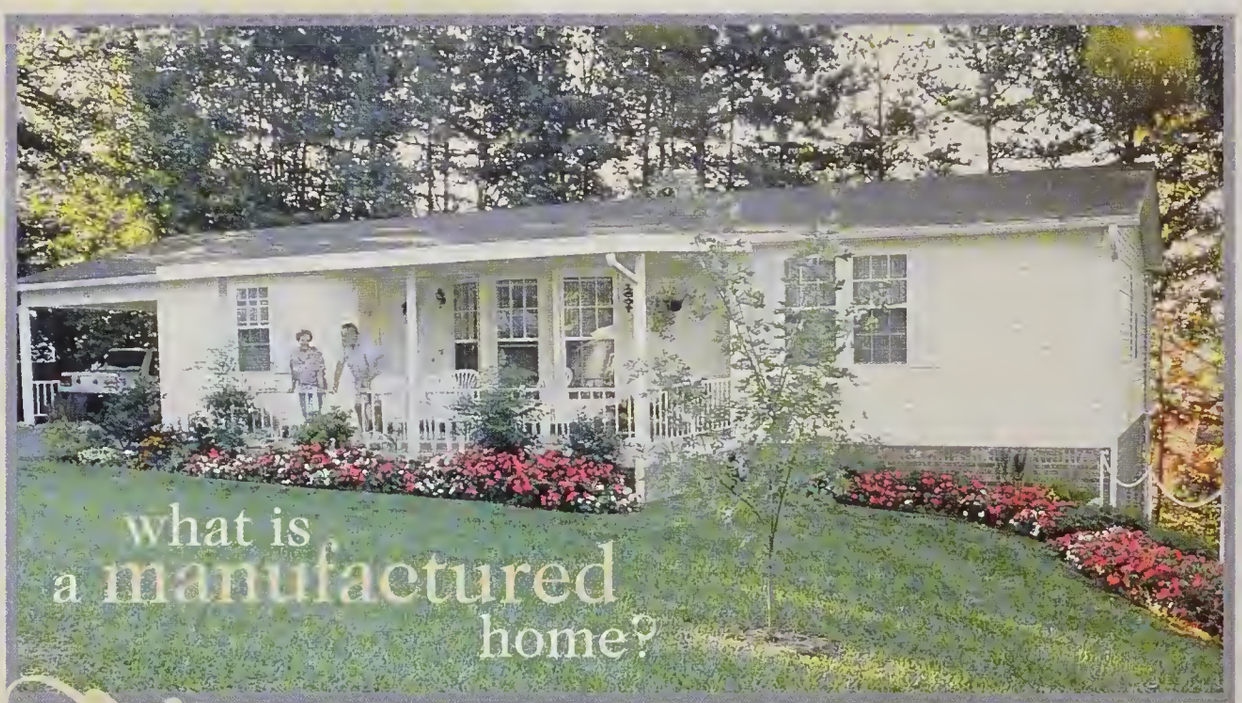
Comments: _____

I am interested in: ❑ 10 year term ❑ 15 year term ❑ 20 year term

OM7-A017-Ed

A Consumer's *Guide* to Manufactured Homes in North Carolina

By Jason L. Dunn and Michael E.C. Gery



N.C. Manufactured Housing Institute

Is it any different from a mobile home, a modular home or a trailer?

A manufactured home is a residential dwelling that is made in a factory and meets U.S. government standards for safety, durability and efficiency.

A trailer is used for hauling things. People don't live in trailers.

A *mobile home* is a residential dwelling made in a factory prior to the 1976 passage of the Federal Manufactured Home Construction and Safety Standards administered by the Department of Housing and Urban Development (HUD). In 1980, Congress officially renamed these homes "manufactured homes," because typically they are not mobile. By today's standards, a new mobile home is an RV (recreational vehicle) – literally, a home on wheels that can be moved.

A *modular home* is built in a factory, shipped in sections to a building site and erected at the home site in accordance with the state building code. Modular homes display a North Carolina modular construction validation stamp.

A *manufactured home* is a residential dwelling that is made in a factory according to today's HUD standards. All manufactured homes must pass a series of inspections during construction in order to meet the quality standards set by HUD. Once they pass, they receive a red and silver HUD seal signifying they meet the federal requirements.

What do the HUD standards cover?

The HUD standards regulate the home's design and construction, durability, fire safety and energy efficiency. They also set minimum performance standards for the heating, plumbing, air conditioning, thermal and electrical systems. Inside every HUD-certified manufactured home is a data plate containing information about the home, such as what region of the U.S. the house was designed for, energy efficiency information, the serial number, and the manufacturer.

This is a mobile home.

What are "single-wides" and "double-wides"?

These are terms used to describe the number of sections that make up a manufactured home, ready for shipping. (They can apply to modular homes, too.) A single-wide is a single-section manufactured home. Likewise, a double-wide is a two-section manufactured home. These houses also are built as "multi-section" homes that are shipped in sections.

This is a trailer.

Are manufactured homes regulated in North Carolina?

Yes. The Manufactured Building Division within the Department of Insurance works to assure that construction standards for manufactured homes are maintained and that warranty obligations under state law are met. The division monitors handling of consumer complaints, licenses the makers of manufactured homes, retailers, sales representatives and set-up contractors, and serves as staff for the N.C. Manufactured Housing Board. Also, people who retail the homes must be licensed by the Department of Insurance and the Division of Motor Vehicles.

What do these homes cost?

The average manufactured home in North Carolina (including single- and multi-section homes) contains 1,349 square feet of interior space and costs $47,015 new. Single-section homes, on average, cost $25,470 and have 978 square feet while multi-section homes average a cost of $57,416 and have around 1,560 square feet. These figures reflect transportation and site-preparation costs, but they do not include the cost of land. (Source: North Carolina Manufactured Housing Institute.)

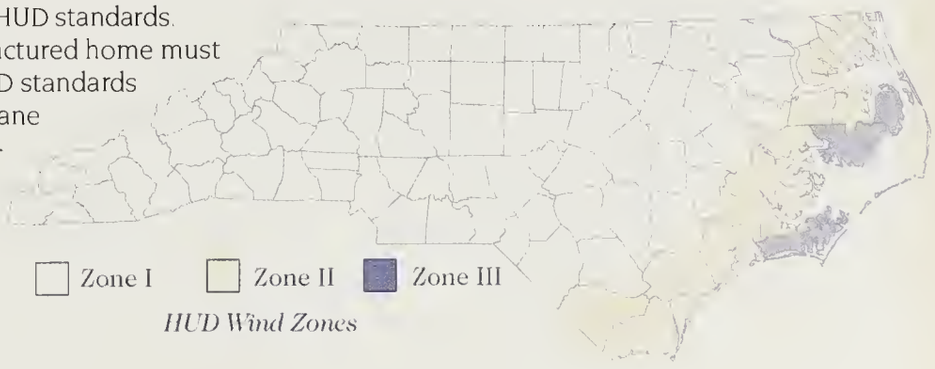
Do manufactured homes hold their value?

A 1997 study conducted by East Carolina University shows that manufactured homes listed as real property (on a permanent foundation as opposed to a temporary foundation) retain their value and appreciate comparatively in value to site-built homes.

How do these homes hold up in a storm?

Manufactured homes are quite safe. There is no evidence (scientific or otherwise) asserting that manufactured homes hold up worse in a weather disaster than site-built houses. In fact, some manufactured homes may be safer than some site-built homes. A manufactured home's overall safety is regulated by the HUD standards.

If you live on the coast, your manufactured home must wind resistance requirements of the HUD standards as revised in 1994. Areas prone to hurricane winds – known as Wind Zones II and III – have higher manufactured home standards for wind resistance than for site-built homes. In Zone II, homes must be able to withstand winds up to 100 mph, and Zone III homes must be resistant to winds of 110 mph. By comparison, manufactured homes in Zone I must withstand winds of up to 90 mph. Check the map to see where these zones lie in North Carolina.



HUD Wind Zones

NCMHI

You can choose from a variety of interior plans.

Where can you buy a manufactured home?

North Carolina has 28 manufacturing plants and over 844 manufactured home retail sales centers. If you look in the Yellow Pages, however, you may find the retailers listed under "Mobile Homes."

What should you look for when buying a new manufactured home?

You basically have the same options that you would have if you were building a house from the ground up. The exterior siding can be wood, vinyl, metal or hardboard. Other exterior options range from bay windows to pitched roofs to decks.

Also, decide on what size house you will need. Floor plans vary from as little as 400 square feet to over 2,500 square feet and can offer living rooms, fully-equipped kitchens, bedrooms, family rooms and more.

What about inside options?

A wide variety of carpets, wood floors and wall coverings are available. Your creativity (and your budget) are the only limitations.

Most retailers order homes from the manufacturer with a variety of furniture and appliance packages. If you're looking for a home on the retailer's lot, shop around until you find the type of house with the furnishings package you want.

If you'd like to have a hand in designing your house, you can customize your own furnishings and appliances layout. Talk to your retailer about this option.

Are these homes energy-efficient, or do they cost a lot to heat and cool?

Consumers should expect manufactured homes to be energy-efficient. The HUD standards were revised in 1994 to increase the level of energy efficiency. If your energy bills seem high, there may be a problem with the installation of your heating equipment or your set-up.

Here is a guide that will help ensure that your manufactured home meets the highest possible efficiency standards:

- *Heating and cooling*: Use an energy-efficient electric heat pump. Any additional cost will be offset since heat pumps can cool as well as heat, eliminating the cost of installing central or window air conditioning. Heat pumps are rated using a Seasonal Energy Efficiency Rating (SEER). A heat pump with a SEER rating of 11 or greater is recommended.
- *Insulation*: Insulation slows down the movement of heat through a home, holding it in during the winter and keeping it outside during the summer. Insulation is rated by "R-value," and the higher the R-value, the greater the protection. Experts recommend minimum insulation levels of R-30 in the ceiling, R-11 in the walls, R-19 in the floor and R-6.5 on the ducts.
- *Water Heater*: If your home comes with a water heater with less than a 40-gallon capacity, consider upgrading to at least an energy-efficient, 40-gallon tank. Electric water heaters are safe, durable and energy-efficient.
- *Windows*: Glass is not a good insulator, and hot and cold air can easily seep through. Ask for double- or triple-paned windows or high-efficiency windows instead of single-paned windows. Also, choose a house plan that limits the number of glass doors and windows on the outside to less than 12% of the total exterior space.

How much will this save in the long run?

Typically, a house following the energy-efficiency guidelines described above can save as much as 30% on your electric bill. The enhancements end up paying for themselves.

Also, some manufactured housing lending companies and some electric cooperatives offer loans for those purchasing an energy-efficient manufactured home with an electric heat pump. You may qualify for more leniency in the debt-to-income ratio, a lower down payment, or a lower interest rate. Check with your lending institution for more information.

As an added bonus, energy-efficient homes also tend to have a higher resale value than homes that are not energy-efficient.

Do the electric heat pump and electric water heater come installed with the home?

Electric water heaters are typically installed at the factories. HUD standards also require a heating system to be installed at the factory, whether it's an electric furnace or a heat pump. Some heat pumps are installed directly in the factory while some manufactured homes are fitted with the necessary attachments to add a heat pump at the home's site. Your electric cooperative can help you determine the installation requirements.

How can you be sure that the home you purchase meets these standards?

Look for the ElectriCheck logo. The ElectriCheck program is a joint effort by the major electric utilities in North Carolina – Electric Cooperatives, Carolina Power and Light, Duke Energy, and North Carolina Power – along with the North Carolina Manufactured Housing Institute. ElectriCheck identifies and promotes energy-efficient manufactured homes. A home qualifies for the ElectriCheck program by meeting the guidelines for insulation and heat pumps discussed above. The designation gives you peace of mind conceming your energy bills and can make your home more valuable.

Check Here for Energy-Efficient Manufactured Housing

What about the Energy Star program?

Initiated by the Energy Department and the Environmental Protection Agency, the Energy Star represents the federal government's "stamp of approval" for home and appliance manufacturers that use energy-efficient and environmentally-friendly materials in the building and production processes. If your home qualifies as an Energy Star home, it was manufactured using materials designed to save energy and to reduce pollution. You can benefit not only from improved comfort and air quality, but also from potential savings in utility bills and a higher resale value.

Palm Harbor Homes, located in Siler City, N.C., was the first manufactured housing plant in the nation to be initiated into the Energy Star program.

If you already own a manufactured home, can you make it more energy efficient?

The first thing to do is to bring it up to the efficiency standards stated above. And there are some more options:

- Consider planting vines, shrubs and fast-growing trees around your home. In addition to keeping the heat of the sun away from your home in the summer, these help shield your home from drafts in the winter.
- Try to avoid paving the area directly around your home. Pavement and cement absorb heat from the sun and can dramatically increase the temperature around your home.
- Make sure vents and air filters are clean and free of obstructions. Hot or cold air can't flow through clogged areas.
- Install storm windows if you are unable to use single- or double-paned windows.

Manufactured Homes & Electric Cooperatives

- About 22% of homeowners who are members of a North Carolina electric cooperative live in a manufactured home.
- Nearly 70% of new member accounts connected by North Carolina's electric cooperatives are to manufactured homes.

Source: North Carolina Electric Membership Corporation

What should you consider when choosing a site for the home?

It's preferable to own your home site rather than to lease it and subject yourself to sudden changes in rent.

Make sure the land is suitable and legal for the house you want to buy. Some areas may have zoning requirements that prevent manufactured homes from locating there or may govern a home's size and exterior appearance. Other areas may have limitations called restrictive covenants that limit how the property can be used.

John Mixon Photography

Ask officials to place in writing all information regarding permits, siting and policies.

Once you're certain you can place your home on the site, the land itself must be prepared before your home can be set up. The "footprint" where the house will set must be clear of trees, rocks and any other debris that could hamper the home's placement. Make sure that the ground is graded and sloped to keep water running away from the home's foundation. Perhaps most importantly, make sure the soil is compacted so the foundation will not sink or shift and damage your home. The N.C. Department of Insurance requires the home to be set up on a foundation of solid concrete blocks.

Ask your retailer to recommend professionals who can help prepare your site.

Manufactured Homes & North Carolina

- 38% of new, single-family homes occupied in North Carolina in 1996 were manufactured homes.
- Over 958,000 North Carolinians live in manufactured homes, almost 15% of the population.
- Over 580,000 manufactured homes are located in North Carolina.
- North Carolina ranks fourth in the nation in manufactured home production.

Source: North Carolina Manufactured Housing Institute

How is the home shipped to my site?

Most retailers arrange to have the buildings trucked to sites. Check with your retailer to see if transporting your home to the site is included in the price.

States have different regulations regarding the size of a home that can be transported on roadways. In North Carolina, the maximum width of a section that can be transported to a site within the state is 14 feet. However, 16-foot-wide pieces can be shipped on North Carolina's roads if they're going to another state.

Who will set up the home on the site?

Only a licensed professional should move or set up a home. The typical home weighs 20,000 pounds. Set-up is not for amateurs. Your retailer can refer you to dependable installers. (Note: Problems caused by improper installation typically are not covered by the manufacturer's warranty.)

What should you do onee the house is delivered to the site?

First, walk through the home with your retailer to check for damage that might have occurred during the transporting process. If there is any damage, notify the retailer immediately. If the retailer or manufacturer is not cooperative, take your case to the N.C. Department of Insurance, Manufactured Buildings Board.

NCMHI

After the home is set up and anchored, how do you get the utilities connected?

Most installation services include connecting your home to water, electrical, gas and sewage facilities, though some may not. If they don't, ask your retailer how to make arrangements or contact your local utility.

Keep in mind that while a qualified electrician can prepare the wiring in your house, most electric service providers, including electric cooperatives, require that their electricians (or ones they designate) actually hook-up your home to the power supply.

Finally, before the utilities can be activated, counties generally require that your home undergo a final safety inspection. After your home passes this final inspection, your utilities can be activated. Check in advance with your local building inspector for more information or to set up an appointment.

John Mixon Photography

Typical electric service and heat pump installation.

What else is there left to do?

Before the installation crew leaves, walk through your home and open and close all your doors, windows and cabinets. If you notice any problems, alert the installation crew immediately. These may be a result of improper leveling of your home, which, if left uncorrected, can cause your walls and floors to buckle.

What if you have a complaint about the warranty service?

The N.C. Manufactured Housing Board receives and resolves consumer complaints about warranties, warranty service and licensing requirements. Staff office hours are Monday through Friday, 8 a.m. — 5 p.m. Address: 410 N. Boylan Ave., Raleigh, NC 27603. Phone: (919) 733-3901. Toll-free consumer assistance line (800) 587-2716.

General Tips

- Shop around. Different retailers may offer different energy-efficiency features, floor plans and furnishing packages.
- Read everything. Make sure you know what the various warranties will and will not cover.
- Ask questions. If there is anything you don't understand, particularly in the warranties, don't be satisfied until you do.
- Know what to expect. Ask your retailer to explain every step of the process.
- Meet your financing requirements. If you're borrowing from a lending institution, make sure your home will comply with all the stipulations, or you may have to pay higher rates or penalties.☞

For more information

North Carolina Manufactured Housing Institute
PO Box 58648
Raleigh, NC 27658-8648
(800) 849-6311
Email: ncmhi@aol.com

The institute has a free, 9 1/2-minute video, available in English and Spanish.

Manufactured Housing Institute
2101 Wilson Blvd.
Suite 610
Arlington, VA 22201-3062
(703) 558- 0400
World Wide Web: http://www.mfghome.org/

Your electric cooperative can help you with any questions you have about electric appliances, hook-ups and rates.

Thanks to Sandy Perry, manager of residential marketing with North Carolina Electric Membership Corporation, for helping to prepare this guide. She also chairs the National Manufactured Housing Alliance, which develops programs to improve energy efficiency, quality and affordability in manufactured homes.

Jason Dunn is a senior at North Carolina State University. He served as an editorial intern for Carolina Country last semester. Michael E.C. Gery is editor of Carolina Country.

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A lifetime career with her electric cooperative

Dorris White will retire after 52 years with Albemarle EMC

By Michael E.C. Gery

Dorris White, manager of Albemarle EMC.

Fifteen years ago this month, the statewide network of electric cooperatives acquired a dignity that has influenced its character and operations ever since. In April 1983, Dorris B. White became manager of Albemarle Electric Membership Corporation in Hertford. As its first and only woman manager, Mrs. White brought an elegance and business sense to the state's rural electric program that only a woman could bring.

Dorris White's devotion to electric cooperatives is unparalleled in the United States. Among the handful of female managers nationwide, none has dedicated herself to the program as faithfully as she has. After 52 years with Albemarle EMC, Dorris will retire this summer. "I can truly say," she told me recently, "that there was never a single day in all that time when I did not look forward to coming into the office."

She first came into the office in January 1946 as an 18-year-old secretary-bookkeeper. The co-op had incorporated in February 1945, built a membership among the farm families of northeastern North Carolina during the year, and just before Christmas, set a single pole, "just so they could say they had a pole up in 1945," Dorris says.

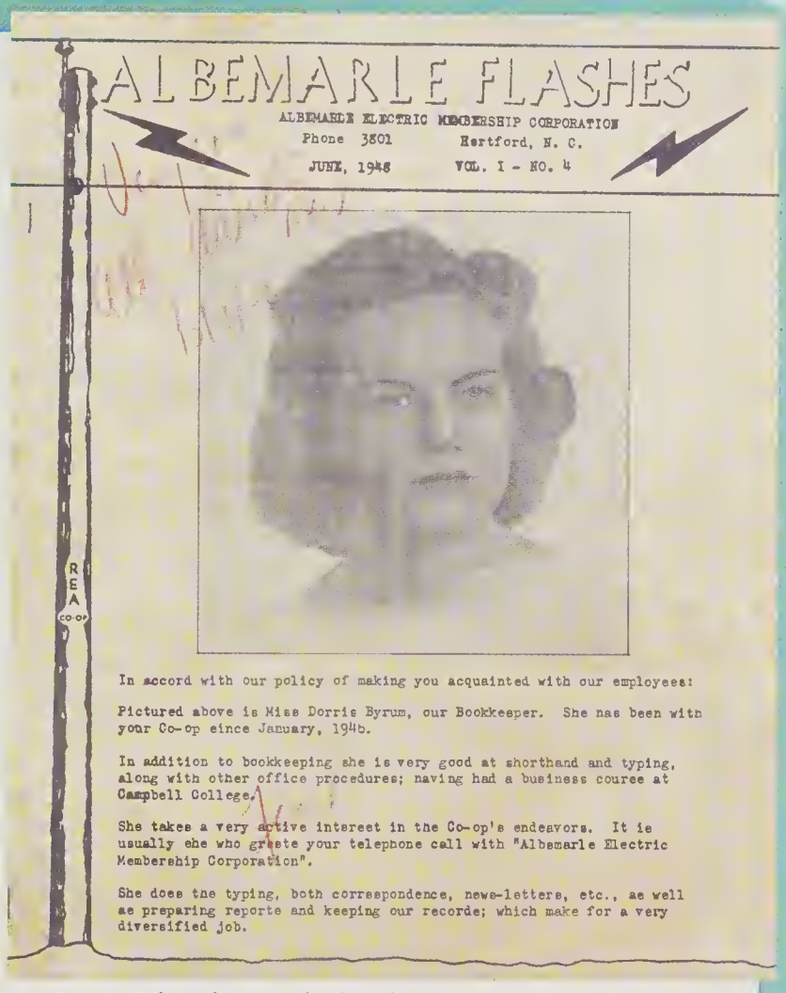
Project coordinator and first manager Archie T. Lane recruited Dorris Byrum to work in the office the co-op rented above the Hertford Banking Company on Church St. She earned $100 a month, working six days a week. "We didn't mind working Saturdays," she remembers, "because that was the day everyone came into town."

> "I can truly say that there was never a single day in all that time when I did not look forward to coming into the office."

In 1948 Gilbert Whitley became manager, then went to run the new Pitt & Greene EMC in Farmville two years later (and served with distinction for 27 years). Dorris Byrum married Charles E. White Jr. during this time, and in 1999 they will celebrate their 50th wedding anniversary. Her husband's family goes far back in Perquimans County history. His home place is a historic landmark in the Bethel township just south of Hertford.

John Coston came on as manager in 1950 and remained through 1973. By 1951, the backbone of the EMC's system had been completed. During this time, the co-op renovated a building for its office — it is now the county office building — and later built its current headquarters on the Winfall side of Hertford in 1967.

When Edward E. Brown Jr. was named manager in 1974, the energy business hurtled through "the energy crisis" period that no one in it will ever forget. Ed Brown went to Alaska in 1983 (and later moved on to Four County EMC in Burgaw, where he is man-



ALBEMARLE FLASHES

ALBEMARLE ELECTRIC MEMBERSHIP CORPORATION
Phone 3501 Hertford, N. C.
JUNE, 1948 VOL. I - NO. 4

R E A CO-OP

In accord with our policy of making you acquainted with our employees:

Pictured above is Miss Dorris Byrum, our Bookkeeper. She has been with your Co-op since January, 1946.

In addition to bookkeeping she is very good at shorthand and typing, along with other office procedures; having had a business course at Campbell College.

She takes a very active interest in the Co-op's endeavors. It is usually she who greets your telephone call with "Albemarle Electric Membership Corporation".

She does the typing, both correspondence, news-letters, etc., as well as preparing reports and keeping our records; which make for a very diversified job.

Dorris Byrum featured on the front page of Albemarle EMC's fourth newsletter in June 1948. She had been with the co-op for 2 1/2 years by then.

ager today). And that is when the Albemarle EMC board chose Dorris White, then the office manager, as its manager.

A 1968 ice storm caused the worst outage in the co-op's history, Dorris says. "We were out longer then than we had been before or since. But, you know, as bad as it was, it's not the crisis that even a brief outage is today."

Among the big changes Dorris White has seen in 52 years, the cost of electricity is not one of them. In the early years, Albemarle EMC members paid 5 cents per kilowatt-hour for the first 40 kwh. Today they pay 7.6 cents on average.

Metering that usage has changed only slightly. Albemarle EMC members remain among two co-ops in the state who read their own meters. For many years, each member had a book in which they recorded their monthly usage and figured their own charge. "It was real self-billing," Dorris says. When fuel adjustment charges were applied in the 1970s, the co-op office began computing the bills. "Some of the older members thought we didn't trust them," she says. Today, when new members learn about reading their meters and recording usage, they kind of like the idea, Dorris has noticed. "They feel that their electric utility has faith in them. . . . In fact some of our best new members are people who have not known about co-ops before. They like the whole idea of ownership, and of getting something in return, the capital credits. They show that the cooperative system really works."

Today's membership stands at about 9,400 in five counties: Perquimans, Pasquotank, Chowan, Camden and Currituck. Dorris says the main growth since the 1960s has been in new housing developments along the rivers and the Albemarle Sound, particularly since a slow farm economy in the 1980s led farmers to sell housing tracts. People increasingly find they can work in the Tidewater area of Virginia while living in the peaceful countryside served by Albemarle EMC. Retirees from many states are attracted to some of the new developments, too. Resurgence in cotton farming recently has improved the economy, as does the fact that all the counties offer countywide water systems.

Dorris White has worked with every member of the board of directors since the co-op was born. While most were farmers in the early years, today they are professionals, business people, young people, a lively mix. She also has served with a long line of managers and directors on the statewide level. She's held every office in the North Carolina Association of Electric Cooperatives, including president. And not once in 15 years has she felt like an odd-woman-out in an all-men's club. For one thing, there are many women who serve as directors of cooperatives throughout the state. But, also, the other co-op managers — all men — "have always treated me with respect," she says. "Many times I have been sitting in a room full of men, and I never felt discriminated against or overlooked or that they were doing anything different because I was there."

Surely a reason for that is the grace and wisdom that Dorris White brings to any business setting.

Dorris anticipates an easy transition to retirement. Her husband retired from farming a few years ago, and their son, Edmond, an engineer with IBM in Raleigh, assumed ownership of the farm. She will enjoy seeing more of Edmond's sons, Charles and Henry, as well as her daughters, Martha in Raleigh and Frances in Wilmington.

"I guess my biggest decision will be whether to start at the front of the house or the back in getting things organized," she says. No doubt she will apply the same deftness to that decision as she has to those she has made for the members of Albemarle EMC.

Go Electric

A buyer's guide
by Sharon O'Malley

Tuck them in a corner, hide them under a bed or mount them in wasted, empty space under a kitchen counter. Manufacturers of everything from toaster ovens to treadmills are eliminating bulk with compact products that are easy to store out of sight.

Space Savers

3

4
5

1 Kitchen aid

Now you can rock 'n roll while you bake and broil. Sony's made-for-the-kitchen CD player/radio mounts under any cabinet, so it doesn't hog precious counter space. The compact device features five station presets, shuffle/repeat play, countdown timer with five memory presets and a back-up system that maintains all settings in case of a power failure. Mounting hardware is included. Look in department and electronics stores for the Kitchen CD Radio, which sells for around $169.95. Call 800-342-5721 to find a dealer near you.

2 Guest room

No room for overnight visitors? Make up a guestroom anywhere—with an inflatable mattress. An electric pump fills the comfy twin, full or king-sized mattress with air in less than a minute, and a touch-button control allows your guest to adjust its firmness for personal comfort. The mattress is made from durable, 16-gauge vinyl, is sized for use with standard bed linens and deflates in 45 seconds. It costs $99 - $189, depending on size. Order from the Frontgate catalog, 800-626-6488.

3 Down under

Why clutter your counters with kitchen gadgets when you can mount your electronic essentials within reach—but out of the way? Black & Decker's Spacemaker line of appliances mounts underneath kitchen cabinets. Look for the Hideaway Can Opener, Electronic Toast-R-Oven Broiler and 12-Cup Drip Coffeemaker in department and appliance stores. The items are sold separately for prices ranging from $29.99 to $79.99. Call 800-231-9786 to find a dealer near you.

4 Barely there

An ironing board never blends in with the furniture, so you're stuck setting it up and tearing it down every time you need it. No more. NuTone's Deluxe Ironing Center is part of the wall. Its slim, steel cabinet holds an ironing board that swivels 180 degrees and adjusts to three heights. The cabinet comes prewired, complete with a work light and a convenience outlet for your iron (iron not included). A special shelf stores your iron—even when it's hot—and there's plenty of room for spray starch and supplies. Cabinet (AVC-40NDR) costs $415. Order from NuTone, 800-543-8687.

5 Fit & trim

NordicTrack's PowerTread is powerful enough to command a rigorous workout but unobtrusive enough to slide out of the way when it's not in use. The full-sized treadmill folds up for easy storage. It has a zero to 10 miles-per-hour speed range, a 1.5 percent to 10 percent incline range and comes with a control console that measures heart rate intensity. It includes a built-in bookholder with room for a water bottle. Model 29292 costs $1,099.95. Order from NordicTrack, 800-445-2606.

This guide is for informational purposes only and not intended as an endorsement by the North Carolina Association of Electric Cooperatives.

Siler City manufacturer is first in the U.S. to earn the Energy Star label for its manufactured homes

If you think manufactured homes have to cost a lot to heat and cool, think again. The standards for quality in this industry have risen considerably in recent years to the point where these buildings truly qualify as "affordable housing."

This year, a North Carolina producer of manufactured homes became the first in the nation to be recognized for an exemplary level of energy-efficiency. The Siler City plant that makes Palm Harbor Homes has received the Energy Star designation from the U.S. Environmental Protection Agency and Department of Energy. The Energy Star label informs consumers that the building is at least 30 percent more energy-efficient than the national Model Energy Code. It also recognizes that processes used in manufacturing it respect the environment.

Until now, only some site-built houses achieved this designation. The Energy Star label on a manufactured house testifies to the major advances made in this industry.

In North Carolina, Palm Harbor Homes are sold by the Energy Efficient Housing retail centers located throughout the state. Features include state-of-the-art electric heat pumps for central heating and cooling, as well as insulated windows, doors, walls, floors, ceilings and sealed ducts. All appliances and construction methods are designed to use electricity most efficiently and to maximize indoor air quality. Energy Efficient Housing, in fact, guarantees monthly electric bills of $139 for double-section and $69 for single-section homes.

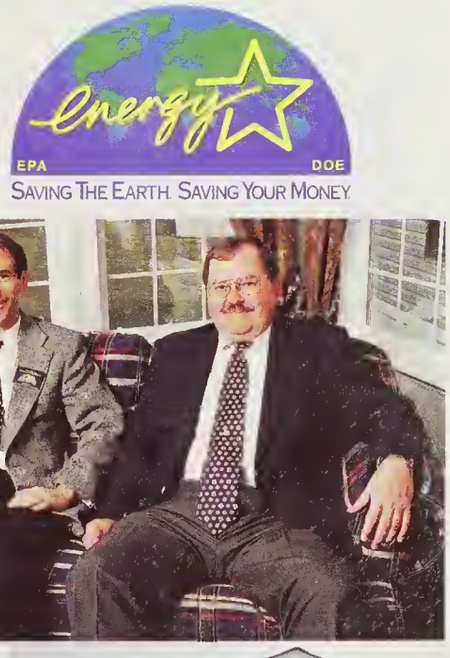
Palm Harbor Homes is also the first manufacturer to join the Heat Pump Demonstration Program (co-sponsored by North Carolina's electric cooperatives), which links superior energy performance with buyer incentives and preferential loan programs.

During the February announcement of the Energy Star award, U.S. Rep. Bob Etheridge of Lillington, who co-chairs the Manufacturing Housing Caucus in Congress, praised all parties associated with helping Palm Harbor Homes achieve its goal. Etheridge's 2nd Congressional District includes Siler City and produces more manufactured homes than any in the nation. "Thank you all for your efforts to provide North Carolina families with affordable housing," he said.

North Carolina's electric cooperatives have worked with the manufactured housing industry for many years promoting energy efficiency. Sandy Perry, residential marketing manager for the co-ops' statewide power supplier North Carolina Electric Membership Corporation, chairs the National Manufacturing Housing Alliance. Perry and the Alliance were instrumental in assisting plants and retailers achieve the Energy Star designation.

For more information about Energy Efficient Housing in North Carolina, call (800) 498-6562.

— MG



Sam Rashkin (left), of the EPA's Energy Star program, congratulates Palm Harbor Homes' Siler City vice president John Hodge. They are seated inside the Energy Efficient Housing model shown below.

Most birds are taught to fly by their parents.

It took 3 hours, 5 garbage bags, an entire can of bug spray and a team of volunteers to make this park clean and enjoyable.

One tree can provide enough oxygen for four people.

It only took two volunteers to plant it.

Sara's mom donated this garbage can from her house.

She would've donated Sara's room if she could've.

Kids with outside interests are likely to watch less TV.

The dog gets walked more often, too.

Are you into it?

A volunteer program for kids who care. Help your child do something fun and important while helping the community. Encourage them to volunteer or volunteer with your child.

For more information on how you can get your kid into it, give us a call.

call 4-H toll free at: 1-888-77-YOUTH

www.areyouintoit.com

Ad Council

4-H is a program of the Cooperative Extension System

North Carolina communities are known for unusual excuses to throw a party: Hillsborough celebrates hogs, in Spivey's Corner it's hollerin', in Waynesville it's ramps, in Surry County its sonkers.

In Carthage, they celebrate buggies. This is the 10th year they're doing it. Mary Elle Hunter, who spends part of the year in Pinehurst, sent us this account of why buggies are important to Carthage and Moore County.

The Tyson and Jones Carriage Works put Carthage on the map

By Mary Elle Hunter

The Tyson & Jones Carriage Works that brought fame and fortune to Carthage was born in the mid-19th century when Isaac Seawell and his son opened a carriage repair shop. The business grew into one known for turning out "the finest horse-drawn carriages in the South."

The Carriage Works occupied four buildings in the center of town until they burned to the ground in the early morning hours of February 18, 1976. A bystander was quoted to have said, "It's a pity that such an old and famous landmark had to disappear in such an inglorious way."

The buggy firm got its name from Thomas B. Tyson Sr., who bought out the Seawells. In 1857, Tyson and partner Alexander Kelly hired a young carriage painter from Fayetteville, W.T. Jones, whose business sense soon made him a valuable member of the firm. The business expanded until the Civil War years when Jones entered the Confederate Army and operations were suspended.

Jones' ingenuity stood him in good stead during the war, too, when as a prisoner he perfected a way to distill drinkable alcohol from crumbled camp food. As a result, he returned to Carthage with a considerable sum of federal currency that helped re-open the carriage factory.

When Alexander Kelly sold his share in the business in 1873, the now thriving enterprise became the Tyson & Jones Carriage Works.

To improve transportation to markets over deep, sandy roads during those first post-Civil War years, Jones hitched a line of buggies together, drawn by mules. The convoy set out the first Monday of each month for the railroad at Bennettsville, S.C. When the railroad came to Cameron in 1878, and nine years later to Carthage, the firm could expand and did, concentrating on buggies for the southern market.

At the North Carolina State Exposition in Raleigh in 1884, the firm exhibited 18 buggies, phaetons and carriages of different styles. In September 1895 at the Cotton States Exposition in Atlanta, the company's line of 11 phaetons, surreys and cabriolets received a gold medal for "excellence of manufacturing and beauty of finish."

Tyson used only western North Carolina hardwoods, because he believed that local hardwoods were too brittle when dry. The standard model carriages had trimmings of leather with nickel mountings, and the top-of-the-line phaetons and victorias were constructed with only the finest quality leather cloth and silk lace with silver mountings. Even the lamps on the best carriages were silver plated.

When Thomas Tyson Sr. died in 1893, his grandson, Thomas B. Tyson II, became secretary-treasurer. He assumed the presidency after Jones died in 1910. Some residents of Carthage today can remember Thomas Tyson II.

Woodrow Wilhoit, a well-known local writer and long time Carthage resident, says "The story of the buggy factory is a heritage that has been passed along from generation to generation. It's an important part of Carthage, and it was one of the greatest manufacturing plants in this area of North Carolina."

The last Tyson & Jones buggy was delivered in 1925. A furniture manufacturing company later took over the site, but failed during the early Depression years, and the buildings remain-ed unused until the Carthage Weaving Company took over the facilities during World War II to produce camouflage material for a few years. Other occupants of the buildings before the fire included Carthage Builders Supply, a skating rink, and storage for paints and roofing supplies.

Today, a small museum on the site of the original factory displays authentic company documents, Tyson family memorabilia and restored buggies.

Buggy down in Carthage on May 9

The 10th Annual Carthage Buggy Festival will be held Saturday, May 9. The Buggy Festival Open golf tournament begins the Sunday before, May 3.

Events at this year's festival are as follows. From 10 a.m. to 4 p.m. there will be more than 100 exhibitors, Drag Racing Stinkers (skunks), country music performer Troy Hespeth, The Gospel Revelators and the West End Line Stompers. Special events are the crowning of Ms. Buggy Festival (based on nominations by local school children), the crowning of Mr. and Mrs. Pinelake Nursing Home, an antique car show and a children's playland. From 7 to 11 p.m., the schedule includes The Sand Band and fireworks.

For more information, contact town clerk Carol Sparks Fleetwood at (910) 947-2331.

Halifax, N.C.

In Halifax each April 12, they re-enact the historic Resolves.

"Where the spirit of independence was born"

Story and photos by Ian de Silva

Along I-95 near the state's northern border, there are roadside signs that say, "Welcome To Halifax County, Where The Spirit Of Independence Was Born." Motorists passing by may find the message somewhat puzzling, because they probably leamed that Philadelphia, where the Declaration of Independence and Constitution were adopted, gave birth to American independence. So what did Halifax County have to do with the birth of independence?

For the answer, we must look to the town of Halifax, the county seat. The town's population is about 400 today, the county's about 55,000. The county's population center is Roanoke Rapids, a city of about 16,000. To a traveler, Roanoke Rapids looks like a hyperactive teenager compared to quiet Halifax. But Halifax wasn't always so.

Established in 1760, Halifax became a bustling town in the latter 18th century as a busy port on the Roanoke River. Travelers appreciated its inns and taverns. It was a business center, a social center and, most important, a political center. George Washington visited here, as did the famous French soldier and statesman Lafayette.

In1776, when resentment of British rule was evident in the then 13 colonies, protests such as the Boston Tea Party had clearly demonstrated the colonies' defiance of British edicts. On February 27, Col. Richard Moore directed 1,100 North Carolina Patriot fighters to confront some 1,600 local Scot Highlanders loyal to the British govemor soldiers as they marched northward from their Cape Fear River camp. The Patriots shocked the Highlanders at The Battle of Moore's Creek in Pender County, foiling their advance and taking 850 prisoners. North Carolina clearly was serious about revolution.

In April of that year, an assembly of delegates from North Carolina's Fourth Provincial Congress met at Halifax to consider "the usurpations and violences" committed by the British government against America. After four days of deliberations, the assemblymen on April 12 produced what became a historic resolution:

> *That the delegates for this Colony in the Continental Congress be impowered to concur with the delegates of the other Colonies in declaring Independency, and forming foreign alliances, reserving to this Colony the sole and exclusive right of forming a Constitution and laws for this Colony, and of appointing delegates from time to time (under the direction of a general representation thereof), to meet the delegates of the other Colonies for such purposes as shall be hereafter point out.*

That was an unprecedented event. It was the first time a colony issued a formal call for independence. That historic resolution became known as the Halifax Resolves. It was applauded at the Continental Congress in Philadelphia that summer when the Declaration of Independence was adopted on July 4.

One of the dates on the state flag – April 12, 1776 – refers to the Halifax Resolves. The town celebrates that day as "Halifax Day."

Later in 1776, the first state constitution of North Carolina was drawn up at Halifax, and the first governor, Richard Caswell, was appointed.

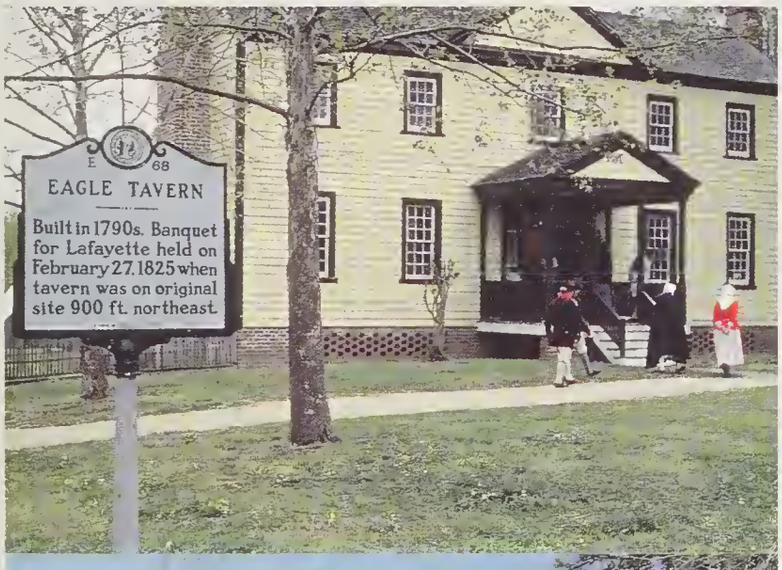
During the Revolutionary War, Halifax became a recruiting center and supply depot. Lord Cornwallis, the British Commander, occupied the town in May 1781. The occupation was brief, however, because Cornwallis chose to continue his march to Virginia, where he eventually surrendered at Yorktown.

Washington visited the town in 1791, when he noted in his diary that the town seemed to be in decline. In any case, by the 1830s, political power had shifted to the new state capital in Raleigh.

The original Halifax County courthouse where the historic meetings took place no longer exists. Of the historic buildings left, the oldest is believed to be the Owens House, a gambrel roofed dwelling built about 1760. The Eagle Tavern, built several decades later, is another noteworthy structure where Lafayette, among others, enjoyed the hospitality. Other houses date from the 19th century, including the home of William R. Davie, a governor of North Carolina and founder of the University of North Carolina.

There's plenty more to see here, including The Roanoke Canal Trail, Medoc Mountain State Park and the Rural Life Farm Museum. For a visitor's guide to Halifax County, call (800) 522-4282.

Formerly of Roanoke Rapids, Ian de Silva is a writer and photographer whose work has appeared in Historic Traveler and Chesapeake Bay magazines, among others.


E 68
EAGLE TAVERN
Built in 1790s. Banquet for Lafayette held on February 27, 1825 when tavern was on original site 900 ft. northeast.

E 4
WILLIAM R. DAVIE
LIVED HERE REVOLUTIONARY HERO MEMBER FEDERAL CONVENTION GOVERNOR ENVOY TO FRANCE FATHER OF THE UNIVERSITY

"First for Freedom": the play and the book

Each summer since 1976, Halifax has hosted a dramatic production of events surrounding the Halifax Resolves. The play, "First for Freedom," by Maxville Burt Williams, this year is scheduled for Thursday through Saturday evenings from June 23 through July 11. Performances are in Joseph Montfort Amphitheater in Halifax and begin at 8:15, except for the July 4 show, which begins at 7 p.m.

Before writing the script, music and lyrics for the play, Maxville Burt Williams wrote a historical novel about the period entitled "First for Freedom," which weaves a love story, intrigue and humor into the historical events. A Halifax County resident and educator, Williams also wrote a sequel to the book, as well as poetry and other plays.

The "First for Freedom" book ($12.95) and it sequel, "Strange Wind From the Roanoke" ($8.95), are available by mail order. Add 6% sales tax and $2 each per book. Contact Maxville Burt Williams at 427 Holliday Dr., Enfield, NC 27823.

For information about the play, call (919) 583-7191 or (919) 583-3011.

Carolina Compass

Appalachian Dance Ensemble
April 1-4, Boone
Performances held nightly at 8 p.m., Farthing Auditorium on the campus of Appalachian State University. Adults, $5. Students, $3. Call (828) 262-3028 for reservations.

Fort Branch
April 4-5, Martin County
Civil War site's opening weekend. Open 1:30 to 5:30 p.m. Saturdays and Sundays through the first weekend in November. (800) 776-8566.

Trout Derby
April 4-5, Blowing Rock
Kicks off the trout season in western North Carolina. Saturday, 6 a.m. to 4 p.m. Sunday 8 a.m. to 4 p.m. Trophies for first place winner will be awarded in six divisions. At High Mountain Expedition. (704) 295-7851.

Harness Track Matinee
April 5, Pinehurst
Annual harness races with trotters and pacers. Opening ceremonies, 1 p.m. Races begin at 1:30 p.m. Pinehurst Harness Track. (910) 295-4446

Concert
April 7, Louisburg
Huddersfield Methodist Choir from England joins the Northeast Piedmont Choral in a performance of "The Star Spangled Banner" and "God Save the Queen." 7:30 p.m. Louisburg College Auditorium.

Homes and Garden Tour
April 8, Southern Pines
Tour of six homes and their gardens. $15. 10 a.m. to 5 p.m. Begins at Campbell House. (910) 692-1065.

"Behold the Lamb"
April 9-12, Lillington
Performances of this Easter drama are at 7:30 nightly. Pentecost Worship Center, Prison Camp Road. (910) 893-5652.

Handel's "Messiah"
April 11, Terra Ceia
Ninth annual community choir cantata. 8 p.m. Terra Ceia Christian Church. (919) 964-4063.

Carolina Dogwood Festival
April 11-19, Statesville
Dogwood parade 11 a.m. April 18. For other events call (704) 872-1531.

Easter Show
April 11, Buxton
Needlework, ceramics, baskets, stained glass. 10 a.m. to 4 p.m. Sponsored by Hatteras Island Arts & Craft Guild. (919) 995-4656.

Concert
April 11, Oxford
The Huddersfield Methodist Choir from England joins the Northeast Piedmont Choral in a performance of Gabriel Faure's Requiem Opus 48 and Johann Sebastian Bach's Cantata No. 4. Oxford Baptist Church.

Herring Festival
April 13, Jamesville
An Easter Monday tradition. Arts, crafts, food and entertainment. Off US Hwy. 64 east. 9 a.m. to 5 p.m. (919) 792-5006.

'Romare Bearden in Black and White,' Through May 10, Mint Museum, Charlotte

Wooden Boat Show
May 2, Beaufort

Cello & Piano
April 17, Oriental
Pamlico Musical Society presents ECU School of Music Faculty, Kelley Mikkelsen, cellist, and John O'Brien, pianist, in concert. Pamlico County Civic & Cultural Center. Tickets $10. (919) 249-3079.

Amish Quilts and Crafts
April 17-18, Raleigh
Over 250 quilts, plus wall hangings, pillows, dolls, toys, furniture, artwork, rugs, books and more. NC State Fairgrounds. Admission, free. (717) 786-8487.

Share Cabarrus Festival

April 18, Concord
Arts, crafts, children's activities, car show, fashion show, local and professional entertainment, fun run and food vendors. 10 a.m. to 5 p.m. Street dance April 17 from 7 to 10:30 p.m. featuring "Too Much Sylvia". (704) 782-4111.

Water, Water Everywhere

April 18, Wilmington
Children learn about the water cycle and find water in unexpected places. Concurrent programs for children ages 4-7 and 8-10. Cape Fear Museum. (910) 341-7413.

Longleaf Pine Horse Trials

April 18-19, Southern Pines
Preliminary, training and novice levels of competition. Longleaf Pine Farm. (910) 692-5475.

Spring Kiln Openings

April 18-19, Seagrove
Over 50 area potteries showcase new works in celebration of spring. 9 a.m. to 5 p.m., Saturday. 12 to 5 p.m., Sunday. (910) 873-7258.

Battle of Plymouth

April 18-20, Plymouth
Re-creation of the last major Confederate victory, best known for the role of the Ironclad Albemarle. Troop encampments, artillery and living history demonstrations. Music by the Tuckahoe Minstrels. Torchlight tour and boat ride on Saturday. Land and river battle, Sunday afternoon. (919) 793-1377.

Bluegrass and Fiddlin'

April 18, Yadkinville
Featuring some of the finest in local and regional bluegrass music. 7 p.m. Yadkinville Elementary School, Hwy. 601 N. Admission, $7; under 10, free. (336) 679-7041.

Spring Fling

April 18, West Jefferson
Spring dance at Greenfield Restaurant featuring the band, "Restless." 7:30 p.m. $20 per person. (336) 246-4483.

Bluegrass Gospel Sing

April 18, Albemarle
Featuring the McPeak Brothers, Hatley Family, David Browning as the "Mayberry Deputy," Hatley Sweethearts. Agri-Civic Center, 7 p.m. (704) 485-8833.

Dutch Festival

April 18, Terra Ceia
Featuring dancers in provincial costumes, Dutch cuisine, a Dutch museum and a working flower farm. 10 a.m. to 4 p.m. (919) 927-2131.

Spring Garden Tour

April 18, Chapel Hill
Enjoy a stroll through eight private gardens surrounded by the campus of UNC-Chapel Hill, 10 a.m. to 4 p.m., rain or shine. Tickets are $12 in advance; $15 on the day of the tour. (919) 489-5168.

Contemporary Music

April 21-24, Boone
Weeklong series of concerts celebrates composers of the 20th Century. Appalachian State University School of Music. Free. (828) 262-3020.

"Much Ado About Nothing"

April 22-26, Boone
Shakespeare's classic performed at Valborg Theatre on the campus of Appalachian State University. 8 p.m. nightly. Adults, $5. Students, $3. Call (828) 262-3028 for reservations.

MerleFest '98

April 23-26, North Wilkesboro
Major bluegrass festival hosted by Wilkes Community College. (336) 838-8662.

Gospel Sing

April 24, West Jefferson
Dr. Elam Kurtz and "The Uncles" and the Warrensville Methodist Church at Blue Ridge Elementary at 7 p.m. Admission, $6. Students and seniors, $5. (336) 246-4483.

N.C. Pickle Festival

April 24-26, Mt. Olive
Friday, April 24, 8 p.m. to midnight, concert; Saturday, April 25, all day, rides, vendors, free pickles, parade, entertainment; and Sun., April 26, Tour de Pickle Bike event and community worship service. (919) 658-3113.

Liberty Antique Festival

April 24-25, Staley
Outdoor antiques and collectibles show. 8 a.m. – 6 p.m., rain or shine. On John Marsh Road. (336) 622-3040.

Big History Exhibit

April 24, Raleigh
"Health and Healing Experiences in NC," a new 950-square-foot exhibit, deals with the many different approaches to health and healing through the ages. NC Museum of History. (919) 715-0200.

Art Competition and Exhibition

April 24- May 1, Hickory
Exhibit open to the public daily except Sunday, 10 a.m. to 5 p.m. All North Carolina artists are invited to participate. Call 704) 328-8183 for entry brochure and details.

Doll Show & Sale

April 25, Concord
At Cabarrus County Fairgrounds. 10 a.m. – 4 p.m. Admission, $3. Ages 5-12, $1. Under 5, free. (704) 436-6451.

Concert

April 25, Jefferson
Appalachian State University Jazz Band and Vocal Ensemble. 7:30 p.m. Adults, $5; students, $3. Blue Ridge Elementary School.

Deep River Park

April 25, Gulf
Spring Celebration of canoe rides, pony rides, petting zoo, music, food and unusual crafts. 9:30 a.m. to 4 p.m. (919) 898-4814.

Bird & Wildflower Walks

April 25-26, Linville
Grandfather Mountain begins series of guided weekend nature walks. Walks continue through May 17. Bird walks-Saturdays, 9 a.m. Wildflower walks – Sundays, 2 p.m. (800) 4MT-PEAK.

Militia Encampment

April 25-26, Statesville
Annual Fort Dobbs encampment featuring military drills of 18th century weapons, wood working, and domestic skills. Free. Off NC Hwy 21 north. (704) 878-5866.

Johnson Farm Festival

April 25, Hendersonville
Historic Johnson farmhouse and outbuildings will be open for touring. Exhibits, an auction, live entertainment, craftsmen and food. The farm is a fine example of a late 19th and early 20th century farm and tourist retreat. 10 a.m. to 4 p.m. Haywood Rd., Hwy 191 N. (704) 891-6585.

Spring Festival
April 25, Union Grove
Parade begins at 10 a.m. Local vendors, entertainment, antique cars and tractors. Union Grove Elementary School. (704) 539-4976.

Doll Show & Sale
April 25, Roanoke
Doll drawing and door prizes. At the Holiday Inn. 10 a.m. to 4 p.m. Admission, $2. (919) 826-5483.

Sunday on the Square
April 26, Fayetteville
North Carolina's oldest and largest outdoor arts festival. (910) 323-1776.

A Century of History
Through April 26, Statesville
Take a look at the last century through exhibits, tours and programs. Arts and Science Center. (704) 873-4734.

Southern Women's Show
April 30-May 3, Raleigh
Fashion, food and fun. Raleigh Convention & Conference Center. (800) 849-0248.

Bluegrass Reunion
May 1-2, Gold Hill
Memorial for Ralph Pennington. Featuring Curly Seckler and Friends, Harry & Jeannie West, Southern Junction, New Bluegrass Masters and more. Gold Hill Mines Historic Park. Campers welcome. (704) 279-5674.

Harmony Hall Reunion
May 2, White Oak
All-day gospel sing featuring Robin Lynn and His Way, Gatlin-Fisher Group, Testimony Quartet and more. Pig pickin' and Chicken Bog for lunch and homemade goodies for dessert. Demonstrations of wood working, soap making, cooking and antique tools. Wagon rides and re-enactors. Admission free, donations accepted. Located on River Road. (910) 484-1652.

Mattamuskeet Art
May 2, Swan Quarter
Theme: "Wild Wings - Native Scenes - Artist Things". Artists from throughout northeast NC depict the rich heritage of the region. Over $1,250 in awards. At The Lodge at Lake Mattamuskeet. Admission $2.50. (919) 925-5201 or 1-888-HYDE-VAN.

Micajah Autry Day
May 2, Autryville
The Sampson County town honors native son, Micajah Autry, who joined Davy Crockett and Jim Bowie as a defender of the Alamo. Crafts, antiques, displays, live entertainment, parade and games. Application deadline for vendors is April 15. (910) 525-5305.

Garden Party
May 2, Hendersonville
Garden, lawn and nature talks. Plants and accessories for your lawn or garden will be on sale. Wreaths, bird houses and feeders, baskets, floral arrangements, lawn decorations, nature and animal paintings, planters and more. Visitors Information Center. (800) 828-4244.

Wings & Wheels
May 2-3, Hendersonville
View unusual antique vehicles and aircraft. Souvenirs, model kits and memorabilia. Hendersonville Airport. (704) 696-9151.

Steely Pan Steel Band
May 6, Boone
Feel the tropics. 8 p.m. Farthing Auditorium, ASU. (704) 262-3020.

Bluegrass Music
May 8-10, Denton
Doyle Lawson and Quicksilver, The Lynn Morris Band, J.D. Crowe & The New South, The Stevens Sisters, The Osborne Brothers, Blue Highway and more. Food and fun for the whole family. Camping hook-ups available. For ticket information call (423) 878-6160.

Ongoing

International Arts Festival
April 23- May 10, Virginia
Featuring Isaac Perlman, Moscow Chamber Orchestra, Gladys Knight with the Virginia Symphony and more. Call for locations. (202) 828-8880.

Romare Bearden
Through May 10, Charlotte
"Romare Bearden in Black and White," an exhibit of 20 photomontage projections and five collages is on display at the Mint Museum of Art. (704) 337-2101.

Wooden Boat Show
May 2, Beaufort
Non-commercial show for boat owners, builders and all those interested in wooden boats. Spritsail skiffs are featured this year. Model building and wood carving classes, maritime skills demonstrations, sailing demonstrations, rowing clinics and a race from Harkers Island to the musuem. Free. North Carolina Maritime Museum. (919) 728-7317.

Carolina Classic in the Pines
May 1-3, Pinehurst
Parade through Pinehurst Village, 9 a.m. on Sunday. (910) 295-4446.

Cameron Antiques Fair
May 2, Cameron
Hours are 10 a.m. until dark. Historic District of Cameron. (910) 245-7001.

Pulp Non-fiction
Through May 2, Wilmington
"History of an Industry: Riegelwood and International Paper" documents the evolution of the local paper industry, with a look at International Paper's current role in the region. Cape Fear Museum. Admission, $2. (910) 341-4350.

Student Murals
Through May 17, Raleigh
Sixteen murals created by NC students are on display at Raleigh-Durham International Airport. (919) 839-6262, ext. 2140.

Everest Experience
Ongoing, Charlotte
The story of the tallest Himalayan peak and one of humanities greatest adventures on the state's largest motion picture screen. Discovery Place. Admission, $6.50; ages 6-12, $5.

Deadlines:
June ..... Apr. 24
July ..... May 27
Aug. ..... June 25
Sept. ..... July 24

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CANTON *(special)* - If you *seriously* want to lose weight and keep it off, take a look at vinegar.

It's true! Vinegar expert, Emily Thacker says in her new book that vinegar safely helps speed up metabolism to burn unwanted calories, pounds and ultimately inches from your problem areas.

...And if you struggle to keep your weight down, the good news is you can start today by washing away years of ugly unwanted fat buildup.

After years of research, the just published and only "Emily's Vinegar Diet" weight loss system is now available to help you melt pounds and excess inches.

This is not a traditional diet plan. According to Emily, overweight people can now break away from constant "yo-yo" dieting.

And you will be amazed how well this program is designed to work.

Best of all you don't need to count calories, no strenuous exercises (just simple muscle toning), no dieting or ingesting harmful diet pills.

True Stories From Vinegar Dieters:*

► **LOST 30 POUNDS!** "I dropped 30 pounds so fast it scared me!" -- J.G. of IL

► **IT WORKS!** "Vinegar... with each meal will help you lose weight." -- B.N. of MN

► **LOST 97 POUNDS!** "I went down to 183 from 280... I wouldn't trade... for all the money in this entire country." -- V.S. of MS

► **THINNER WAIST IN TWO WEEKS!** "Already lost 1 1/2 inches in my waist in only one and a half weeks. -- Z.L. of FL

**These are actual testimonials from vinegar users around the country. They wrote in freely and did not profit from their endorsement. Testimonials are atypical, your weight loss may be more or less.*

It's easy, safe, convenient and you don't have to starve yourself thin.

The secret? Food proportion, vinegar and thermogenesis - (process of your body burning fat to create energy). And Emily states, "it works!"

Doctors agree. Strict dieting does not work and is harmful to your body...

...and nearly all weight lost is soon regained.

Eating, speeding up your metabolic rate and digesting fat cells is the only way to be as thin and as healthy as you want to be.

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BURN Away Years of FAT

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- *NO* Dieting!
- *NO* Calorie Counting !
- *NO* More Unwanted Flab!

- "I'll just gain it back" -or-
- "I'm not as-attractive as I know I could be." -or-
- "I have nothing that fits me comfortably"

Well, you'll learn how a few daily "fat burning" vinegar cocktails, combined with your three nutritiously hearty meals a day (including desserts!) can effectively help you say "good-bye" to fat and dieting forever.

It's true! You'll look better, feel better have unbelievable energy.

Imagine the possibilities! The rewards of weight loss are endless.

You'll also know how vinegar can aid in lowering cholesterol, digest tough-to-eat foods, boost immune system, restore age-wasted muscles and more.

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Always Tired? Find out how you'll gain strength, energy and vigor, to banish fatigue.

Learn to make countless low fat meals to help you enjoy weight loss.

Water? Food Color? It's no joke. New research uncovers the importance of these for weight reduction and disease prevention.

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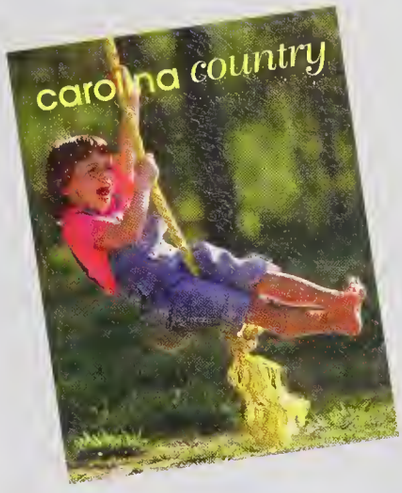

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Southern Exposure

"...talking for Buncombe"

The term "bunk" (talk for talk's sake) was coined in 1820 as "buncombe" by Rep. Felix Walker of Buncombe County. During discussions of the Missouri Compromise, Rep. Walker delivered a long speech unrelated to the topic at hand. When asked why, he replied, "I was just talking for Buncombe." Later the expression was shortened; first to "bunkum," then to "bunk."

Domi-No.s

Can you replace the missing numerals in this multiplication problem?

A	P	R	I	L
		3		

X H

S	H	O	W	E	R
					3

Math Words

Each letter in this division problem stands for a numeral. Repeated letters represent repeated numerals. Given O=3, can you replace the missing numerals to get the RABBIT out of TOPHAT?

```
          R A B B I T
      ---------------
O   | T O P H A T
3   |   3
    |
      O
      3
      -
      I O
        3
      I R
      ---
        I P
        I H
        ---
          I H
          I H
          ---
              A
              P
              -
              R T
              R T
              ---
```

The Last Word

Can you complete the last word in this puzzle? Only one word is the right word - with good reason!

A	N	S	O	N
Y	O	U	T	H
S	U	R	R	Y
C				

Answer on page 53

Advertisement

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by Murry L. Broach - Staff Writer

Washington DC (Special) Are you over 55... or have a loved one who is? Then you'd better take a close look at this!

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► How to get up to $15,000 free money to spruce up your home!
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► Here's how to get help in paying your electric bill.
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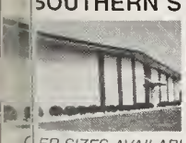

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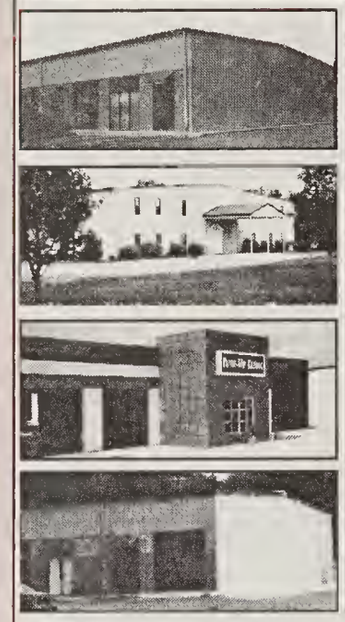

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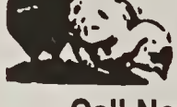

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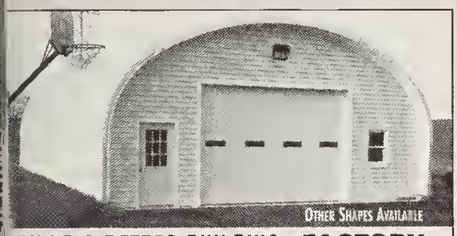

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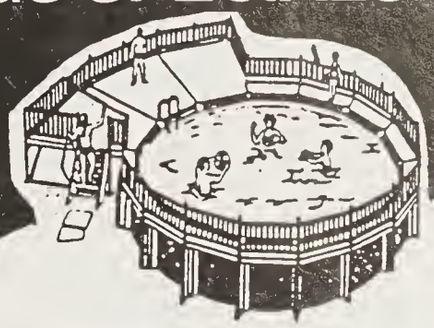

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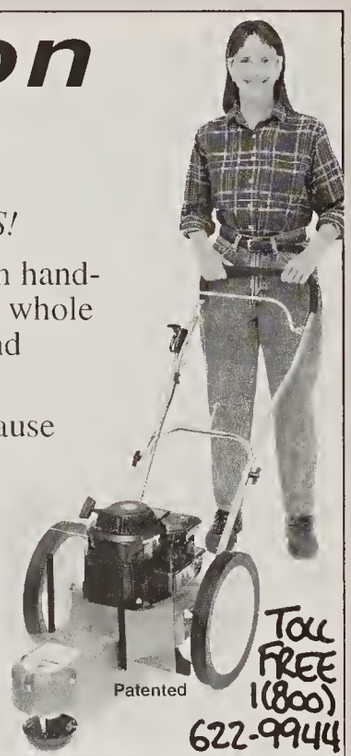

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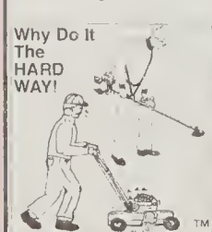

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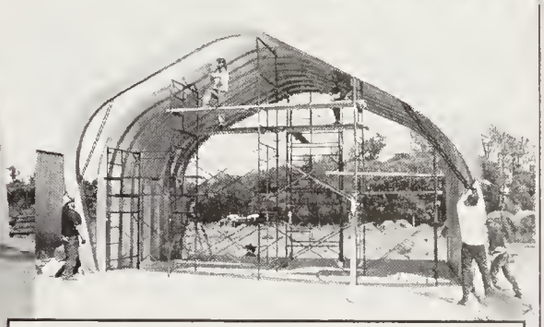

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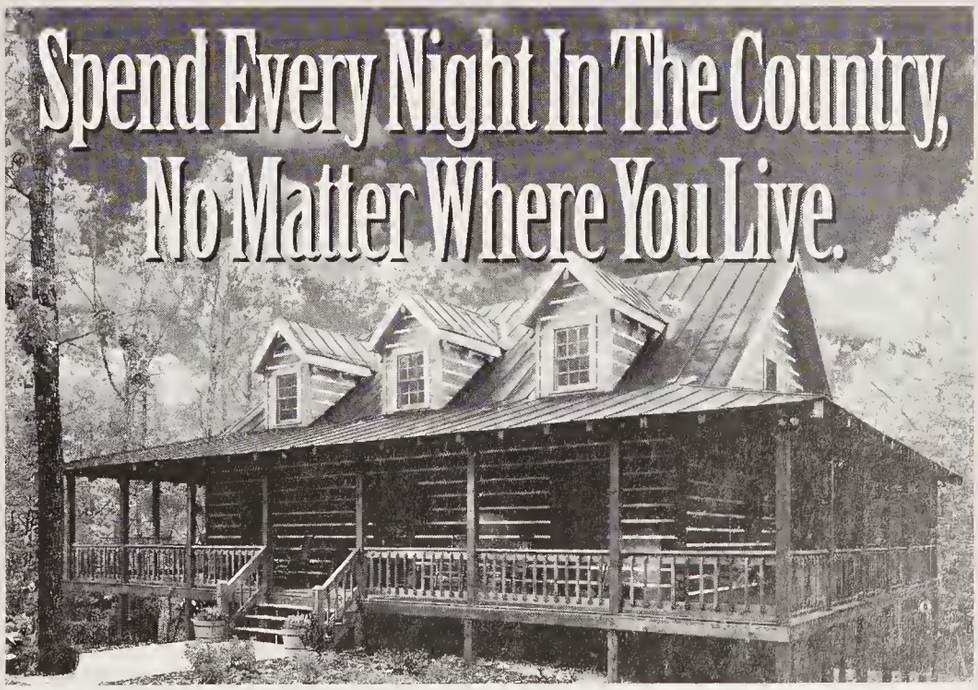

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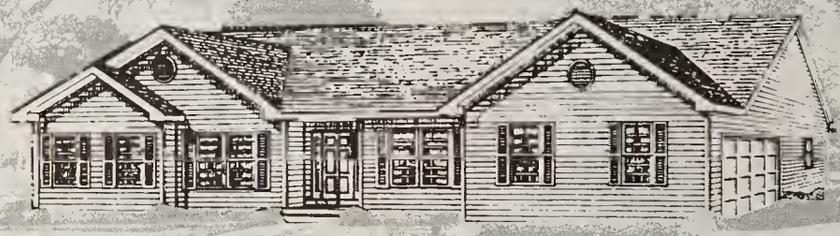

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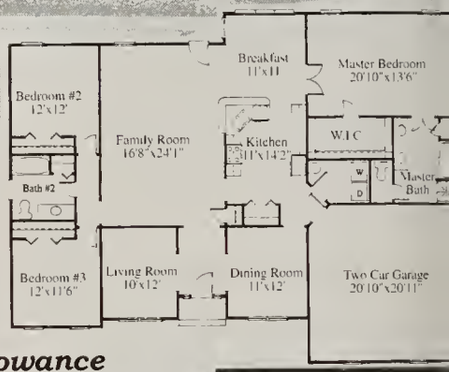

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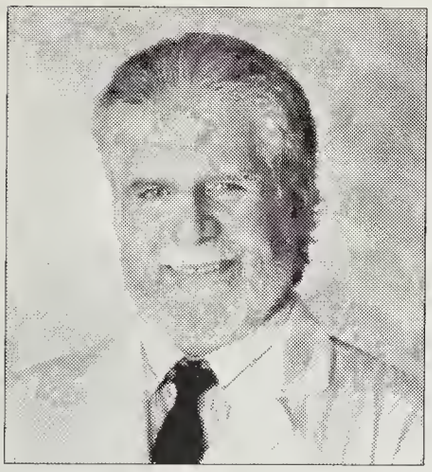

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Carolina Close-up

Surprise packages for kids at camp

If you think your children will be homesick while at camp or elsewhere this summer, The Wrinkled Egg shop in Flat Rock can send them a surprise package from you.

For eight years, The Wrinkled Egg has been preparing individualized "summer camp surprise packages." Parents place orders and indicate their children's interest and hobbies. The surprise packages as a result contain merchandise that reflect their interest, including games that encourage them to meet other children.

The idea was hatched by The Wrinkled Egg owner Virginia Teel, a long-time camp counselor, who now travels the U.S. with her husband looking for unusual toys and games. Their shop is in a convetred 100-year-old general store in Flat Rock.

Summer camp surprise packages start at $25 and can be shipped anyway in the U.S. Contact The Wrinkled Egg, 2710 U.S. Hwy. 25, Flat Rock, NC 28731. Phone: (800) 736-3998.

Indian pow-wow season begins

North Carolina Indian pow-wows are scheduled this year as follows. Dates are tentative; call before you go.

Haliwa-Saponi Tribe, April 17-19, Hollister. (919) 586-4017.

Metrolina Native American Assn., May 1-3, Charlotte. (704) 331-4818.

Lumbee Regional Development Assn., May 8-9, Lumberton. (910) 521-8602.

Lumbee Homecoming, July 1-5, Pembroke. (910) 521-8602.

Coharie, Sept. 11-12, Clinton. (910) 564-6909.

Guilford Native American, Sept. 18-20, Greensboro. (910) 273-8686.

Lumbee-Cheraw, Sept. 25-27, Pembroke. (910) 521-8602.

Cumberland County Assn. For Indian People, Oct. 2-4, Fayetteville. (910) 483-8442.

Waccamaw-Siouxian, Oct. 16-18, Bolton. (910) 655-8778.

Meherrin, Oct. 24-26, Winton. (919) 655-8778.

Nation's "Best Spec House" is in Charlotte

A Charlotte builder recently received a national award for "best spec house." Professional Builder magazine and the National Association of Home Builders gave David Simonini the prize for "Best One-of-a-Kind Spec House in the Country, under 4,000 Square Feet."

The house is on a 1/3-acre lot in Charlotte and replicates the look of a French country manor. In choosing the winner, judges considered exterior design and curb appeal, interior architecture and design, sales success, construction quality, cost efficiency and site planning.

At present, Simonini is at work on a 7-acre development in Charlotte that recreates a French village. Contact David Simonini Custom Homes, 501 E. Morehead St., Suite 4, Charlotte, NC 28202. Phone: (704) 334-6455.

Grove Park Inn offers a deal for the "Millenium"

The Grove Park Inn Resort in Asheville already offers an accommodations package for guests looking to spend New Year's Eve there in 1999. It's the special Grand Millenium Celebration, and it costs $4,000 per couple if you make your reservation before Dec. 31, 1998.

The GRAND MILLENNIUM
The Grove Park Inn Grand Millennium Celebration
290 Macon Avenue, Asheville, NC 28804
(704) 252-2711 • (800) 438-5800 • Fax: (704) 253-7053
CALL TODAY!
TO RESERVE YOUR PLACE IN HISTORY.

The deal includes three nights and four days (Dec. 29-Jan. 1), three meals daily, open bar throughout your stay ("some restrictions apply"), access to recreation facilities, nightly entertainment, a commemorative photo and gift, a gala party, laser show and fireworks.

During the Dec. 31 fireworks, the Grove Park Inn will usher in the new century with a premiere performance of "The Grove Park Inn Grand Millenium Suite." The inn commissioned David McHugh of the North Carolina School of the Arts to compose the suite. It will be performed by the school's student orchestra and chorus. Diana Mollaioli, 19, a freshman from Tryon, N.C. and Assisi, Italy, will be a junior in 1999 and expects to play violin during the performance.

Contact Grove Park Inn Resort, 290 Macon Ave., Asheville, NC 28804. Phone: (800) 438-5800.

North Carolina hosts 1999 Special Olympics World Games

The 1999 Special Olympics World Summer Games will be held in North Carolina, and they need volunteers. The games will run nine days and bring nearly 7,000 athletes from over 150 countries. Athletes will compete not only to fulfill their goals and dreams, but also to conquer attitudes and perceptions about mental retardation.

The opening ceremonies will be held on June 26, 1999 at Carter Finely Stadium in Raleigh. The event will last through July 4. For more information, call (888) 767-1999 or visit the web site at www.99games.com.

Summer basketball camp seeks players

Applications are available for the Ten Star Summer Basketball Camp to be held June 28-July 2 in Charlotte. Boys and girls ages 6 to 18 are eligible. Players are accepted by invitation only. Forms must be completed by each player's coach. Contact Ten Star Basketball Camp, 2330-C Kenmore Ave., Charlotte, NC 28204. Phone: (704) 372-8610 (24 hours).

Tie-dyed Easter eggs?

There are many ways to dye eggs for Easter (or any other occasion, for that matter). Here are some recommended by the North Carolina Egg Association.

Natural dying: Place uncooked eggs in a glass or stainless steel 2-quart saucepan. Add enough water to come at least one inch above the eggs. Add one tablespoon vinegar and desired natural material. You can use beets, spinach leaves, cranberries, blueberries, red cabbage, yellow onion skins, tea leaves, spices and herbs, just to name a few. Cover saucepan and bring to a boil; reduce heat and let simmer 20 minutes. Rinse with cold water and let air dry.

Tie-dying: Wrap eggs with rubber bands, dental floss or strips of narrow masking tape before placing them in the dye. Be sure the egg is completely dry before removing the bands.

For a brochure on Easter games and recipes, contact N.C. Egg Association, 1150 SE Maynard Rd., Suite 130, Cary, NC 27511. Phone: (919) 319-1195.

Clear the air, plant a tree

The American Lung Association of North Carolina is selling tree seedlings to "replace what Fran destroyed . . . for air quality and lung health."

Available are red maple, black walnut, weeping willow, sugar maple, American redbud, tuliptree, white dogwood, red oak, longleaf pine, loblolly pine and Atlantic white cedar. They cost $3.50 each.

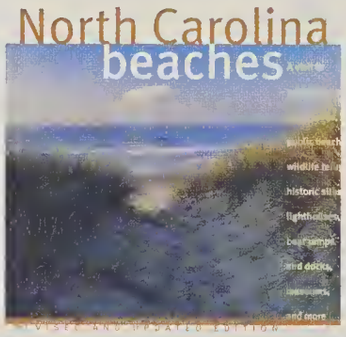
For an order form, contact the Eastern Area ALA, 112 S. Pitt St., Greenville, NC 27835-1407. Phone: (800) 849-5949.

An updated guide to North Carolina beaches

First published in 1993, a revised and updated edition of Glenn Morris' "North Carolina Beaches" has been released by the University of North Carolina Press.

The guide is arranged geographically with information about scenic and cultural attractions, as well as parks, refuges, fishing piers, lighthouses, ferries, museums, boat ramps, parking, restrooms and wheelchair access. Morris describes each beach location, too. The book includes a set of personal essays, such as "How to Behave on a Pier" and "Name That Wave."

Glenn Morris



The book is 312 pages and has photos, maps, a schedule of events and an index. It is available in softcover for $17.95 at bookstores. Or contact University of North Carolina Press at (800) 848-6224.

Electronic frog knows when plants need water

Here is an electronic frog that tells you when to water your potted plants. You place the frog's probe into the pot where it senses moisture so the correct level can be maintained. When the plant needs water, the frog chirps softly and its eyes flash. The photocell senses darkness, so it won't chirp at night. It works on three button cell batteries.

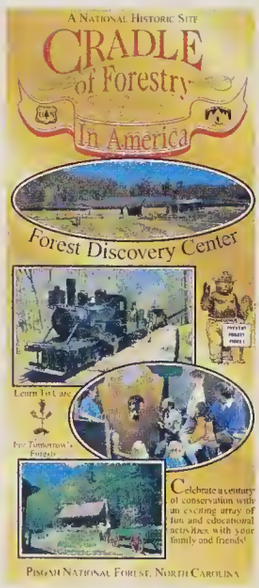
The suggested retail price for the "Water Me" frog is $9.95. Contact your home and garden store, or Sonic Technology, 120 Richardson St., Grass Valley, CA 95945. Phone: (800) 247-5548. Web site: www.sonictechnology.com

Cradle of Forestry marks centennial this month

The Cradle of Forestry in America celebrates 100 years of forestry when it opens for the 1998 season on April 22.

The Forest Discovery Center, located on Hwy. 276 between Waynesville and Brevard, has scheduled several special events to recognize the founding of the Biltmore Forest School in 1898.

Established as a National Historic Site in 1968, the Cradle of Forestry is based in the Pisgah National Forest. The place is open daily from 9 a.m. to 5 p.m. For information, call (704) 877-3130. The Web site is www.CradleOfForestry.com



The prize artist of South Lenoir High

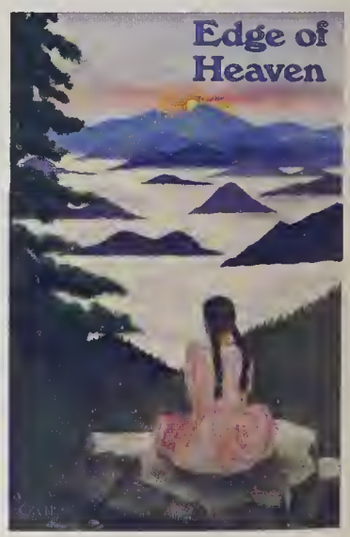
Pat Jones, an art teacher at South Lenoir High School in Kinston, believes that one of her students is destined to become "a great artist." The student is Jerry Becton, a 16-year-old 10th grader, who already has produced posters, logos, drawings and cartoons for a variety of purposes at the school.

"In all of my 23 years of teaching art," says Pat Jones, "Jerry is a prize student. He can perform on any topic. He has worked with pen and ink, watercolor, pastels, pencils and all basic art media."

Jerry is the son of Jerry Becton, Donna Brinson and stepfather Tim Brinson. He lives at 1143 John Green Smith Rd., Kinston, NC 28504.

"Edge of Heaven" refers to the Great Smokies

North Carolina native, Eva McCall, has published a novel based on two years in the life of her grandmother, Lucy Davenport, in the mountains of western North Carolina. She uses the colorful stories passed down by her grandmother to paint a vivid picture of her life as a young wife and mother searching for of heaven" in the Great Smoky Mountains.



"Edge of Heaven" is her first full-length book. McCall and her husband are now retired in Flint, Michigan, but they still maintain a home in Franklin.

The book is 256 pages. Softcover copies are available for $14.95 at area bookstores or by contacting the publisher, Bright Mountain Books, 138 Springside Rd., Asheville, NC 28803. Phone: (704) 684-8840 or (800) 437- 3959.

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Making Cents of Your Electric Bill

by James Dulley

Ceramic-filled paint can lower your heating and cooling bills

Insulating ceramic-filled paint has been used for years on commercial buildings. Now new formulations for interior and exterior house paint can be found on the market. This paint can help improve the comfort level in your home as well as lower your heating and cooling bills. It is extremely durable— some manufacturers offer a 10-year warranty— and it resists damage from the sun's ultraviolet rays.

You can roll, brush or spray ceramic paint on your walls. It is indistinguishable from ordinary interior wall paint or exterior house paint. When I remodeled my house, I painted all the walls with it. I also applied an extra heavy exterior coat to my uninsulated garage door to add insulation.

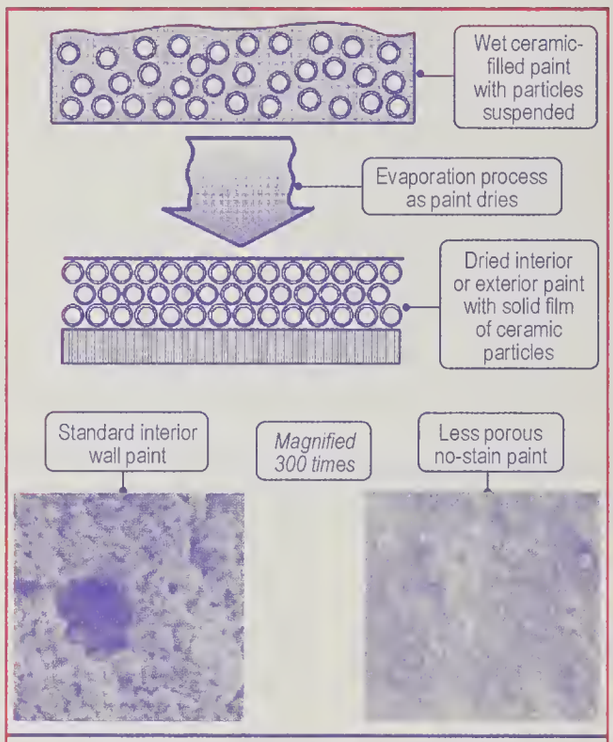
Ceramic-filled paint has tiny micro-sized ceramic particles, called borosilicate, suspended in it. These particles have a unique combination of thermal properties. First, they reflect heat. In the winter, your body heat bounces back off the walls painted with ceramic-filled paint. The ceramic particles also dissipate heat like a dark cast iron radiator.

This same type of ceramic particle is used in the space shuttle's heat shield tiles to block re-entry heat. The particles thermal properties make this paint a good insulator for house walls too. Since ceramic particles block radiant heat, it is difficult to give this paint a typical R-value rating.

On the exterior of your house, ceramic-filled paint is effective year-round, but works particularly well at blocking the summer sun's heat. This can reduce the cooling load on your air conditioner during the peak afternoon heat while protecting the walls from thermal shock and stresses.

Many paint manufacturers use hollow ceramic micro-spheres (a handful of the dry spheres feels like flour) in water-based acrylic for easy cleanup. In the paint can, the spheres are suspended making it look and feel like ordinary paint. As the paint dries on the wall, these spheres pack tightly together to form an insulating barrier.

Newer-technology ceramic-filled paints use a combination of hollow micro-spheres and flat platelets. When you roll on the paint, the tiny platelets move toward the surface to create a heat reflecting and heat dissipating surface. Don't worry, it's not visually reflective. The micro-spheres pack together beneath the paint to create an insulating barrier.


Wet ceramic-filled paint with particles suspended
Evaporation process as paint dries
Dried interior or exterior paint with solid film of ceramic particles
Standard interior wall paint
Magnified 300 times
Less porous no-stain paint
New insulating ceramic-filled and no-stain paints

Ceramic-filled paint is applied much thicker than ordinary wall paint, up to 15 mils (thousandths of an inch). The thicker it is, the greater the insulating effect. This heavy coat often covers small cracks, imperfections and reduces noise indoors. At 15 mils, you could wash it every week for years without wearing through it.

Several of the paint manufacturers make a thicker, light-colored ceramic-filled roof paint. If you have a problem with second floor bedrooms overheating in the summer, use this paint on the roof. It can sometimes be a low-cost alternative to expensive roof repairs too. Tough, ceramic-filled stucco is also good for attractive repairs.

Keeping your interior walls bright and clean can reduce the need for switching on lamps. There are several new types of no-stain, scrubbable flat and satin interior wall paints available such as EverClean, Silken Touch and Accolade. Some of these paints can last up to 10 years without losing their fresh appearance.

One no-stain paint technology uses much smaller latex particles than ordinary wall paint. These tiny particles form a more nonporous surface. Dirt and splatters do not soak in and are easily wiped off. Another technology uses microscopic particles of slick Teflon in the paint to repel stains and dirt.

Write for Update No. 588 - a buyer's guide of 12 ceramic and no-stain, washable paints, prices, application instructions, warranties and coverage. Please include $2 and a business-size, self-addressed stamped envelope and mail to James Dulley, Carolina Country, P.O. Box 54987, Cincinnati, OH 45254.

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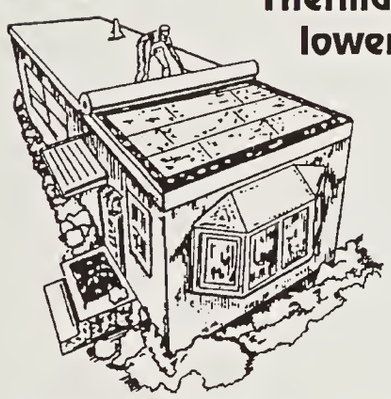

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Hank's Gardening Guide

by Hank Smith

April introduces the pleasures of outdoor gardening—the happy chores ahead, and the abundance of nature's fragrances and colors. It's a time to select and plant annual and perennial flowers for summer; to divide and replant bulbs as foliage matures; to plant container-grown ornamental trees and shrubs; and to stay on the alert for insect pests that may play havoc with tender growth as the weather becomes warmer. You can reduce their number with a strong spray from the garden hose. If the plants can withstand the water pressure, this will dislodge the pests. If not, you'll need to rely on one of the chemical insect sprays.

dianthus

lobelia

gaillardia

Grooming

Snip off fading blooms that still cling to rhododendrons, camellias and azaleas. Also, gather up flowers that have fallen to the ground and destroy them. This will help in maintaining a tidy garden, as well as preventing disease problems. Rake away any leaves and plant debris on the lawn that accumulated over the winter.

Tomatoes – joy of summer

When choosing tomato varieties, plant those with early and late maturation times. Or just plant your favorite variety every three or four weeks to extend your tomato harvest from early summer to fall. Select varieties with "VFN" after the variety name. The first two letters indicate the plant is resistant to verticillium and fusarium wilt, common diseases of tomatoes. The "N" indicates the plant is resistant to root damage from nematodes. Set plants deeply. The lowest leaves should be about two inches above ground. Water with liquid fertilizer diluted according to label directions. Then fertilize monthly during growing season with 1/4 cup of 10-10-10 for every 10 feet of row. Apply several inches of mulch around each plant. Keep plants off ground by attaching to stakes, trellises, or wire cages to reduce the chance of disease. When controlling insects with chemicals, be certain the chemicals are suitable for treating edible plants. Some call for a waiting period before plant parts can be safely harvested.

Vines

Continue to plant climbers this month where they are needed to shade large sunny areas or to add a decorative accent to a lamp post or mailbox post. Use an evergreen vine such as Carolina iesamine or English ivy on such posts. English ivy may be used as a support for such deciduous vines such as clematis or morning glory. Trellis covered patios can be covered with deciduous vines including, climbing rose, or morning glory for summer shade. After their leaves fall away in the fall, sunlight will be able to reach your patio during the winter.

Perennials

Hardy chrysanthemums, gerberas, Gloriosa daisies, rudbeckias, delphiniums, and perennial phloxes may be lifted, divided and replanted now. When resetting, work a heaping tablespoon of fertilizer and a handful of bonemeal into soil beneath each plant. One-fourth cup of processed manure, available at garden centers, also is helpful when worked into the soil. Container-grown perennials should be set out now for late-summer and autumn blooms. Among those ready to be transferred to permanent garden spots are dianthus, mums, gaillardia, penstemon and Shasta daisy.

Blue blooms

The color blue is scarce among flowers. Landscape designers often use it as an accent to intensify the brighter colors of nearby flowers, to lend a "cooling" effect in a summer garden, or to lend the feeling of depth to the background of a planting of annuals and/or perennials. Among the best sources of "bashful blue" are larkspur, petunia, plumbago, salvia, lobelia and ageratum. A climbing blue morning glory on a support creates a merging feeling of depth and distance.

How long does it take for flower seeds to germinate?

This question often is asked by beginning gardeners. Some of the more common ones that usually come up in five to 10 days are: nasturtium, zinnia, aster, snapdragon, calendula, sweet alyssum, calliopsis, sweet william, portulaca, lobelia, pansy, marigold, petunia, baby's breath, candytuft, coreopsis, and annual phlox. The following require 10 to 20 days: Shasta daisy, verbena, scabiosa, forget-me-not, coleus, gaillardia, foxglove, and kochia.

Cannas – a touch of the tropics

Canna lilies are among the most colorful of the summer–flowering plants. Their large boat-shaped leaves resemble the foliage of banana plants. Cannas lend a tropical feel when planted near lily pools and swimming pools. An eye-catching planting is a clump of cannas based with fancy-leaved caladiums of one variety. Established plantings may be dug, divided and replanted now. You should do this about every four years. After digging, cut the rootstock into sections, taking care to include a growth bud on each. Plant in well-prepared, rich soil three-to-five inches deep. Space 15 to 20 inches apart. Remember cannas massed in one color give a stronger impact.

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Joyner's Corner Answers

Math Words

TOPHAT/O = RABBIT
536475/3 = 178825

The Last Word

The last word is CATCH.
Each letter in the puzzle is used twice.

Domi-No.s

APRIL X H = SHOWER
24369 X 7 = 170583

Recipe — Ranchero Catfish

4 farm-raised catfish fillets
1 cup finely crushed tortilla chips
1/2 teaspoon chili powder
3 tablespoons lime juice
1 tablespoon vegetable oil
1 cup salsa
Chopped, fresh cilantro (for garnish)

Preheat the oven to 450 degrees. Lightly grease a baking sheet.

Cut each catfish fillet in half. Rinse in cold water and pat dry with paper towels.

Mix crushed tortilla chips and chili powder in a shallow dish or on a piece of wax paper. Mix lime juice and oil in another shallow dish. Dip catfish in the lime mixture, then immediately dredge in the seasoned tortilla crumbs to coat. Place on prepared baking sheet. Sprinkle catfish with any remaining tortilla crumbs. Bake 8 to 10 minutes or until crisp and golden and fish flakes easily when tested with a fork.

Warm salsa in a small saucepan over low heat. Arrange catfish on serving plates and spoon salsa across the center. Sprinkle with fresh cilantro and serve.

Serves 4

As North Carolina farmers continue to diversify, aquaculture is an area that has provided opportunities. North Carolina has become a major producer of trout, with only Idaho producing more trout than North Carolina. Catfish production is also important, producing over $2.2 million in sales annually. Production has risen 35% since 1992. Water surface acres growing catfish total 1,400 acres.

To get a free 64-page copy of "Catfish: An All-American Restaurant & Recipe Guide," write to The Catfish Institute, PO Box 18797, Irvine, CA 92623.

Recipe — Spicy Grilled Catfish

2 tablespoons olive oil
1/4 cup lime juice
1 cup Chardonnay wine
2 tablespoons dry mustard
2 tablespoons chili powder
2 teaspoons pepper
1/2 cup chopped fresh cilantro
1/2 teaspoon salt (optional)
1 pound farm-raised catfish fillets

Prepare a grill or preheat the broiler.

Mix olive oil, lime juice, wine, mustard, chili powder, pepper, cilantro and salt in a medium bowl. Transfer half of the marinade mixture to another bowl and reserve for basting catfish. Add catfish to the first bowl; marinate for 15 minutes.

Drain fillets and discard marinade. Place fillets on an oiled grill rack or broiler pan rack. Grill or broil 4 inches from the heat source, basting with reserved marinade, for about 3 minutes on each side, or until fish flakes easily when tested with a fork.

Serves 4

n Important Announcement to North Carolina Homeowners with Equity . . . .

What Would You Do With An Extra $3,600 to $12,000 per year?

How to Get a Fast Mortgage Loan To Pay Off All Your Bills**

(Even If You've Been Turned Down By A Bank Or Mortgage Company)

ckingham, N.C. - Ray and Becky were istrated. They'd bought the house 12 years o and it was five years old when they moved Becky laughed out loud when she thought ck to that time. Back then it seemed so big d beautiful. But now, 12 years and 3 kids er, the house felt small and run down. The use needed a new roof and her two youngest ls, Emily and Katie, were doubling up in the all 10 x 12 bedroom.

ve years ago, Ray and Becky had a contractor me and talk to them about a new addition. cky remembered how excited she and Ray th were. They even paid to have the plans wn up. But that was the year before Ray lost job at the plant. She poured herself another p of coffee and recalled how depressed they th were. It was over a year before he got other job. And during that time, they got hind on everything.

No Summer Vacation

ey were so strapped for money one summer, ey couldn't even take Emily and Katie to the ach for a few days for their annual vacation. re they finally got all caught up when Ray nt back to work, it took them two years and that time it had ruined their previously rfect credit record, it was a vicious cycle. You w, getting paid on Friday, sitting down on turday to pay bills and running out of money fore all the bills are paid.

"I Hit A Brick Wall"

fter they got caught up they tried again to rrow the money for the addition. First they t turned down by the local bank, then a rtgage company in town rejected them. They st kept hitting the same brick wall. Even ough Ray had gone back to work in another rpet mill making MORE money, the late yments that showed up on his credit reports ared the local banks and mortgage companies ay. Ray felt like he was working JUST to y his monthly bills and doing nothing for nself, Becky or the kids. Then he ran into rvest Mortgage Company. Harvest helped n get a loan to pay off all his bills and nsolidate everything into one single payment t was $358 lower than he had been making. at saved him a whopping $4,296 per year, X FREE. In the first year, that was enough ney to close in the back porch, AND enough t over for new bikes for the kids.

Home Equity is the Key

Carole Eskew, Sr., V.P.

"If you have a minimum of 20% equity or more, there's a good chance we can help you save a lot of money every month by combining old bills and your old mortgage into one new and much lower payment. Or, we can help you get cash out of your home to buy a vacation home, start a business, whatever."

Compare your budget to this:

Amt.	Owed	Payment
$12,000	2nd Mortgage	$200.00
8,500	Auto Loan	375.00
2,000	VISA	100.00
2,000	MasterCard	100.00
$25,000	**Current Payment**	**$775.00**

-After Harvest Mortgage -

New Payment: $187.82/mo.

APR 9.077% / 30 yr. term

You Save: $587.18/mo., $7,046.16/yr.

** Rates subject to change*

"I couldn't believe it. We closed our loan 9 days after the first day I talked to them on the phone."

Debbie C., Dallas

"We ended up paying off all our bills and rolling them all into one single payment. After we did, our total monthly payments dropped by almost $400 per month."

Billy and Judy., Columbus

"Thanks to you and your great company, we feel reborn. Words can not express the relief we feel. We are so glad this battle with the bills is almost over."

James and Laurie C.

Recent Loans Include:

- A $45,000 loan to a borrower in bankruptcy.
- A $100,000 loan to a borrower who couldn't verify income through tax returns.
- A $95,000 bill-consolidation loan that saved the borrower over $8,100 per year and a whopping $124,000 over the loan period.

(No singlewides, please)

No Ivory Towers

"When you apply for a loan at Harvest Mortgage, your loan request is reviewed and decided upon by the people right in our office," says a Harvest executive. He added, "Since we are direct lenders, we don't send the information to some guys off somewhere in New York or California. We review and approve loans right here in town locally."

Fast Approval and Closing

That means we can get your loan closed in a matter of days, and you never have to go out of your living room until you're ready to close."

Loan For Purchase or Refinance

Harvest Mortgage officials report that whether you are buying, refinancing a house, just looking to consolidate some bills, get cash for your property, they have created programs to give you the money you're looking for. Different loan programs include:

- Loans to Borrowers with good credit, with the most competitive rates in the country. These are available for purchasing a new home or refinancing.
- Loans to borrowers with a lot of equity homeowners who have slow credit or have even been bankrupt.
- Cash out loans for investment property with a lot of equity.
- Loans for borrowers who want to do additions or remodel their homes.

Check This Out For Free

To see how much money you may be able to get and exactly how much your payments would be, you can check it out by just picking up the phone and calling us. Be sure to ask for Carolyn Reid at **1-800-972-LEND (5363)**. Or for a **FREE** report on **HOW Harvest Mortgage** can work for you, call toll-free **1-888-697-LOAN (5626)** for a 24-hour recorded message. All of this doesn't cost you a dime, so you owe it to yourself. Don't put this off any longer. Do it now while you're thinking about it! You have got nothing to lose and everything to gain. Call Now!

Harvest Mortgage Company Inc.

Mortgage Bankers

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**Subject to Qualification

1-800-972-LEND (536)

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BLOOMS IN 3 COLORS!

3 Colors On One Fragrant Shrub!

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